Social Security in Review

Program Operations

PUBLIC assistance expenditures and caseloads in March changed relatively little from those in February. Total payments under the four special programs and general assistance amounted to $202 million; almost $128 million or 63 percent represented payments to recipients of old-age assistance, and $47 million or 23 percent went to families receiving aid to dependent children. Payments to recipients of aid to the blind, aid to the disabled, and general assistance accounted for less than 14 percent of all assistance payments.

In March there was a small increase in the number of families receiving aid to dependent children. The program extending aid to permanently and totally disabled individuals continued to grow but at a slower rate than during 1952. Fewer cases received old-age assistance, aid to the blind, and general assistance than in the preceding month. The drop in the general assistance caseload in February and March has been somewhat sharper than in the corresponding months of the previous year.

For the country as a whole, average assistance payments under each of the Federal-State programs were a few cents higher in March than in February. In most States the changes were relatively small, though there were some exceptions. In Maine, for example, the average payment to recipients of old-age assistance rose $2.20 and the average paid under aid to the blind increased $2.88 when the maximum on payments was increased from $50 to $55. In December 1952 in that State, almost half the recipients of old-age assistance and three-fifths of the blind recipients had been receiving payments at the $50 maximum then in effect for the two programs. Presumably most of these cases had unmet need, and their payments were increased when the $5 increase in the maximums was put into effect.

Assistance payments in recent months to aged and blind recipients in Mississippi have represented 65 percent of their budget deficit, up to maximums on individual payments of $30 for old-age assistance and $40 for aid to the blind. In March, when the percent of need met was raised to 75, the average payment for old-age assistance was increased $2.05 and that for aid to the blind, $3.01. In the past 6 months—since September 1952—the averages in Mississippi have gone up $5.77 in old-age assistance and $7.61 in aid to the blind. These increases represent, on the average, the full amount of the $5 additional Federal funds available under the 1952 amendments to the Social Security Act, plus a higher expenditure per recipient from State funds.

Payments in Alaska have been gradually increasing. Revised cost figures were adopted in January and are being used in budget computations as the assistance cases are reviewed. The Alaska agency now has mandatory cost figures, applicable in all assistance programs, for food, clothing, personal incidentals, and household supplies.

The average payment under the general assistance program increased 81 cents in March, and total expenditures under that program were slightly higher despite a declining caseload.

ALMOST FIVE AND ONE-THIRD MILLION persons were receiving monthly benefits under the old-age and survivors insurance program at the end of March—an increase of 101,000 from the number of beneficiaries a month earlier. Their benefits amounted to $219.6 million.

Old-age insurance benefits showed the greatest numerical increase (63,900) from the February total, while wife's or husband's benefits increased by 17,600 and benefits to children by 9,900. When the benefits are measured as a percentage of the number in current-payment status at the end of February, the increases range from 2.3 percent for old-age and for wife's or husband's benefits to 0.5 percent for parent's benefits.

Monthly benefits were awarded in March to 137,900 individuals, about 13,000 more than in February. During the January–March quarter, almost 371,000 awards were made—50,000 more than in the preceding quarter and a 56-percent increase from the number awarded in January–March 1952. The increase from the first quarter of 1952 occurred chiefly in awards to retired workers and their dependents. Benefit awards to children and to widows or widowers were only slightly higher than in the January–March 1952 quarter, while awards of mother's and of parent's monthly benefits were slightly lower.

Lump-sum death payments awarded in the January–March quarter numbered 127,600—a 4-percent increase from the previous record total established in the first quarter of the preceding year. The average lump-sum amount per worker represented in the awards was $167.50, an increase of $30.00 from the average in the first quarter of 1952. The average was only about $1.00 more, however, than that in the first quarter of 1950, since under the 1950 amendments, for deaths occurring after August 1950, the lump-sum death payment was reduced from six times to three times the primary amount. The slight difference

between the first-quarter averages for 1953 and for 1950 was due to the increases in the primary insurance amount provided by the 1950 and the 1952 amendments.

State unemployment insurance agencies reported an increase in claims activity in March—the result principally of the 10-percent longer workmonth. The number of initial claims rose 6.7 percent from the February total to 737,000; the number of weeks of unemployment claimed, which represent continuing unemployment, rose 1.3 percent to slightly more than 4½ million. These totals were 5.9 percent and 11.5 percent less, however, than those in March 1952.

Offsetting the effect of the longer workmonth were the seasonal improvements that took place in March in a variety of industries. Improved weather conditions permitted greater activity in construction, lumbering, and other outside work, and employment in retail trade, the service industries, and durable-goods manufacturing also expanded. If the comparison between the 2 months is made on an average daily basis, initial claims declined slightly and there was a fairly substantial reduction in the weeks of unemployment claimed.

For the first time since October the number of claimants receiving benefit checks in an average week declined; the average weekly number of 930,000 in March was 2.8 percent less than the average for February. In what was primarily a reflection of the longer workmonth, benefits paid to unemployed workers rose 6.3 percent to $92.3 million. The average weekly benefit check for total unemployment dropped 13 cents to $23.24.

Conference on Aging

Earning opportunities for mature workers is the theme of the University of Michigan Sixth Annual Conference on Aging, to be held in Ann Arbor July 8–10. Methods for creating new job opportunities for older men and women will be studied, with discussion sections devoted to various phases of the question. The Department of Health, Education, and Welfare is among the State and national public and private agencies that are cosponsoring the Conference.

Selected current statistics

[Corrected to May 7, 1953]

Item	March 1953	February 1953	March 1952	Calendar year	
				1952	1951
Labor Force [1] (in thousands)					
Total civilian	63,134	62,712	61,518	62,966	62,884
Employed	61,460	60,924	59,714	61,293	61,005
Covered by old-age and survivors insurance [2]			44,900	45,900	44,800
Covered by State unemployment insurance [3]	37,200	37,000	34,700	35,717	34,858
Unemployed	1,674	1,788	1,804	1,673	1,879
Personal Income [4] (in billions; seasonally adjusted at annual rates)					
Total [5]	$282.5	$280.9	$258.2	$268.4	$254.1
Employees' income [6]	194.0	192.7	177.3	181.9	170.1
Proprietors' and rental income	53.0	53.3	47.5	52.5	50.8
Personal interest income and dividends	21.7	21.5	20.6	21.1	20.4
Public aid [7]	2.5	2.5	2.3	2.4	2.3
Social insurance and related payments [8]	8.8	8.7	7.6	7.9	7.0
Veterans' subsistence allowances [9] and bonuses	.5	.4	1.0	.7	1.2
Miscellaneous income payments [10]	2.3	2.1	2.2	2.2	2.5
Old-Age and Survivors Insurance					
Monthly benefits:					
Current-payment status: [11]					
Number (in thousands)	5,305	5,204	4,512		
Amount (in thousands)	$219,585	$214,436	$159,332	$2,228,969	$1,884,531
Average old-age benefit	*$49.94*	*$49.74*	*$42.10*		
Awards (in thousands):					
Number	138	125	78	1,053	1,336
Amount	$6,449	$6,059	$2,526	$42,750	$42,282
Unemployment Insurance [3]					
Initial claims (in thousands)	787	737	836	11,174	10,836
Weeks of unemployment claimed (in thousands)	4,555	4,497	5,145	54,311	50,388
Weeks compensated (in thousands)	4,091	3,825	4,674	45,777	41,599
Weekly average beneficiaries (in thousands)	930	956	1,113	874	797
Benefits paid (in millions) [12]	$92	$87	$102	$998	$840
Average weekly payment for total unemployment	*$23.24*	*$23.37*	*$22.41*	*$22.79*	*$21.08*
Public Assistance					
Recipients (in thousands):					
Old-age assistance	2,611	2,619	2,680		
Aid to dependent children:					
Families	574	572	597		
Children	1,517	1,509	1,540		
Aid to the blind	98	98	97		
Aid to the permanently and totally disabled	168	165	135		
General assistance	283	287	335		
Average payments:					
Old-age assistance	*$48.86*	*$48.79*	*$44.87*		
Aid to dependent children (per family)	*82.34*	*82.29*	*76.20*		
Aid to the blind	*53.71*	*53.56*	*49.73*		
Aid to the permanently and totally disabled	*48.59*	*48.50*	*46.11*		
General assistance	*49.27*	*48.45*	*47.34*		

[1] Continental United States only. Estimated by the Bureau of the Census, except as noted. Monthly employment figures represent specific week and annual figures, average week (unemployment insurance data represent pay period instead of week).

[2] Estimated by the Bureau of Old-Age and Survivors Insurance; excludes joint coverage under the railroad retirement and old-age and survivors insurance programs. Data for 1953 not available.

[3] Data from the Bureau of Employment Security, Department of Labor.

[4] Data from the Office of Business Economics, Department of Commerce. Continental United States, except for employees' income, which includes pay of Federal civilian and military personnel in all areas.

[5] Beginning January 1952, social insurance contributions from the self-employed excluded from total but not deducted from proprietors' income.

[6] Civilian and military pay in cash and in kind, other labor income (except workmen's compensation), mustering-out pay terminal-leave pay, and Government contributions to allowances for dependents of enlisted personnel. Excludes employee contributions under social insurance and related programs.

[7] Payments to recipients under the 4 special public assistance programs and general assistance.

[8] Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and unemployment allowances to veterans under the Servicemen's Readjustment Act and the Veterans' Readjustment Assistance Act.

[9] Under the Servicemen's Readjustment Act and under the Veterans' Readjustment Assistance Act.

[10] Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, business transfer payments, and recoveries under the Employer's Liability Act for railroad workers and seamen.

[11] Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit; calendar-year figures represent payments certified.

[12] Monthly amounts, gross; annual amounts adjusted for voided benefit checks and benefit refunds.

Actuarial Aspects of Financing Old-Age and Survivors Insurance

by ROBERT J. MYERS*

Detailed study of the actuarial basis for the insurance program preceded the adoption of the Social Security Act, and the financing provisions have been reexamined before each major revision of the act. The methods of financing the program under the various amendments and some of the most important proposals that have been made are reported in the following pages.

THE Social Security Act in 1935 established a dual program of protection against old-age dependency—old-age benefits, a contributory social insurance system covering primarily industrial and commercial workers; and old-age assistance, a program administered by the States (but partly financed by the Federal Government) to give financial assistance to aged persons who were in need. Under both programs, the "aged" were defined as persons aged 65 and over.

In theory, a broad national social insurance program should, at least eventually, meet virtually the entire problem of old-age dependency. A public assistance program should be designed primarily to help those already aged when the dual program began, although there may always be some need of assistance for persons with special needs. The social insurance program would have to be applicable to all types of employment rather than merely to industrial and commercial workers. It was believed, when the Social Security Act was adopted, that extension of coverage would be largely an administrative problem that could be solved by subsequent legislation after the system was established and operational experience had developed. Accordingly, at some future date the social insurance program would completely, or almost completely, eliminate the need for old-age assistance.[1]

In 1939 the social insurance system was broadened to include survivor benefits, and its official name became "old-age and survivors insurance." At the same time the name of the fund was changed from "old-age reserve account" to "old-age and survivors insurance trust fund." In 1950 the law was amended to cover more workers—chiefly self-employed workers (other than farmers and professional workers) and certain domestic servants, certain farm laborers, employees of nonprofit institutions (on an elective basis), and some Government employees. The amendments also raised the benefit level about 80 percent to take into account changes in wage levels and cost of living during the previous decade. In 1952 the program was further amended; the major change was an increase of 10–15 percent in benefit amounts, again to take into account the increases in wage levels above those prevailing when the 1950 amendments were being enacted.

This article deals with the financing aspects of the old-age and survivors insurance program. The actual financial bases of the system are set forth,[2] as well as the most important proposals made for financing the program. Methods of financing and investment procedures are treated separately.

Why a Fund Develops

Any discussion of the actual operations and the financial basis of the old-age and survivors insurance program should be prefaced by a summary of the reasons for and methods by which a fund [3] develops under any pension plan or under any type of insurance system.

Under almost any pension system, the cost of the benefits will rise for many years after the program is inaugurated. There are many factors that produce this result, but not all the factors are present in every instance. Among such factors are (a) the increasing proportion of the aged in the population (almost invariably present as a result of continual improvement in mortality at all ages in the past); (b) the greater proportion of younger persons than of older persons covered when the system is established (partly because of the omission of all or some of the current aged, who had already retired); and (c) the basing of benefits to a greater or lesser degree on the length of time that contributions are made (so that benefits in the early years of operation are smaller than those that will be paid ultimately).

If the rising benefit cost is to be met by a level contribution rate, contribution receipts in the early years of operation will exceed benefit disbursements, and thus a fund will be built up; after the early years (or perhaps decades) of operation the reverse situation will occur. If the system is in "actuarial balance," with the level contribution rate properly and precisely determined, interest on the fund developed in the early years will meet the excess of benefit disbursements over contribution income in the later years.

As an alternative to financing a pension plan with a level contribution rate, a schedule providing for a lower rate in the early years and a series of increases thereafter can be used. The

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[1] See Robert J. Myers, "Long-Range Trends in Old-Age Assistance," *Social Security Bulletin*, February 1953.

[2] For data showing the actual operations of the trust fund in each of the calendar years 1940–52, see the *Bulletin*, March 1953, p. 28.

[3] Sometimes the word "reserve" is used to designate the developing fund under a pension plan. From a strictly accurate, technical standpoint, "reserve" should be used only to denote an actuarially calculated amount based on actual and estimated benefit and contribution obligations.

ultimate rate under such a schedule will, of course, have to be higher than the level rate mentioned previously. The size of the fund that develops would depend on the gradation of the contribution schedule. If there were very little gradation (that is, if the initial rates were only slightly below the level rate, and the ultimate rate was attained in a short period and was accordingly very little above the level rate), then the developing fund would be almost as large as under the level-rate basis. At the other extreme, if the contribution schedule started out very low and rose very slowly but ultimately, of course, to a fairly high level, virtually no fund might be developed, and yet the system would be in actuarial balance.

In fact, this situation—in which the contributions are determined, to all intents and purposes, so that they equal the estimated benefit payments in each future year—is actually one form of "pay-as-you-go" financing. The term also applies to a situation that involves no definite benefit commitments but instead the paying of whatever benefits would be possible with the prescribed contribution income, or conversely raising whatever money would be necessary to meet benefit obligations determined in advance.

There are, of course, an infinite number of variations possible in the contribution schedule that, under the assumptions made, would result in a self-supporting system.

As still another alternative, plans can be financed by having higher contribution rates in the early years and lower ones thereafter. This procedure, naturally, produces a larger fund than financing through the use of level rates and is fairly common in financing private pension plans. The accrued liability for service performed before the inception of the plan and the additional cost arising from the fact that the initial group is older than future new entrants can both be financed by amortizing them over a period of years.[4] After this time, the contribution rate would be relatively low—at the level necessary for new entrants coming in at the younger ages. Furthermore, at such time the system would be fully funded and meet the most rigid definition of actuarial soundness (to be discussed in some detail later). Thus the assets on hand would be sufficient to meet all the benefit obligations that have accrued, even if the system were to be abandoned both as to collection of contributions in the future and crediting of future service.

It may be noted further that if, by reason of the provisions of the plan established, the cost of the benefits does not rise sharply in the future, the resulting fund, even with a level contribution rate, will be much smaller than under a plan that has a sharply rising benefit cost. In fact, if a plan is developed in which the benefit cost (related to payroll) would be the same for every future year, then obviously the corresponding level contribution rate would just meet the benefit disbursements each year, and no fund would develop.

One disadvantage of having an increasing contribution rate is that those who retire in the early years of operation do not pay as high a rate for the benefits they receive as do those who retire in subsequent years. Even with a level contribution rate, those who retire in the early years usually receive far more in benefits than their contributions would have purchased on an actuarial basis, since through one method or another they receive credit for service performed before the inception of the plan, and accordingly only a small portion of their benefit is "purchased" by their contributions. This procedure is customary under both private pension plans and social insurance. Otherwise, if benefits paid are related to contributions made, inadequate benefits would be provided for the first few decades of the operation of the system, and accordingly the program would not really be serving the purpose for which it was established.

Another problem arising with an increasing contribution rate is that ultimately rates must be higher than individual equity would suggest—that is, the young entrant would be able to purchase more protection with his own employee contributions from a private insurance company than is furnished under the social insurance system. If this situation were to arise, one possible solution would be to lower the ultimate contribution rates and make up the difference by a Government subsidy to the system in the later years of operation. On this basis, there could be a graded contribution rate starting at a low level and not rising beyond the "individual equity" level; at the same time a relatively small fund would be built up. This solution would involve the concept of an ultimate Government contribution or subsidy.

Concept of Actuarial Soundness

In discussions of any type of long-range benefit program, the phrases "actuarial soundness" or "actuarially sound" occur from time to time. Essentially, these terms relate to the ability of the given plan to provide the benefits established. Many different definitions may be given in the absence of any strict legal requirements applicable (as, for instance, in the case of reserve requirements for life insurance and annuity reserves of private insurance companies). When noninsured pension plans are being considered, there tends to be a somewhat broader range of definitions. For Government social insurance plans the range is even broader.

At perhaps one extreme might be a definition that a plan is actuarially sound if the fund on hand is large enough to pay all future benefits for those currently on the roll—in other words, without any allowance for the accrued benefit rights of those not yet retired. At the other extreme might be a plan under which the existing fund was sufficient to pay for all benefit rights accrued to date. This basis would be somewhat difficult to attain for a newly organized plan that assumed considerable liabilities on account of past service. Accordingly, some actuaries define an actuarially sound plan as one "where the employer is well informed as to the future cost potential and arranges for meeting those costs through a trust or insured fund on a scientific, orderly program of funding under which, should the plan terminate at any time, the then pensioners would be secure in their pensions and the

[4] In theory, these liabilities could be paid off in one initial lump sum, but in practice this procedure is not followed, if for no other reason than tax considerations.

then active employees would find an equity in the fund assets reasonably commensurate with their accrued pensions for service from the plan's inception up to the date of termination of plan."[5] This definition permits a long period before all the past-service credits are fully funded.

Other actuaries have a somewhat less stringent definition of an actuarially sound system: "one which sets forth a plan of benefits and the contributions to provide these benefits, so related that the amount of the present and contingent liabilities of the plan as actuarially computed as of any date will at least be balanced by the amount of the present and contingent assets of the plan actuarially computed as of the same date."[6]

How do these concepts of actuarial soundness apply to the old-age and survivors insurance system? According to the first definition, this program is not actuarially sound; according to the second definition, it is. Acceptance of the basis of the first definition, however, does not mean that the converse is true—that the old-age and survivors insurance system is actuarially unsound and therefore by implication is bankrupt and should be liquidated. Rather, the author of the first definition stated that he did not "see any point in rigorously applying actuarial reserve techniques to a broad national system. Such a system transcends 'actuarial soundness' criteria of the usual kind. What purpose would be served if reserve assets in the actuarial amount of $150 billion were now on hand? They would not be used; the system is not going to terminate, calling on a liquidation of the reserve for benefits."

Finally, the question may be examined as to whether a long-range social insurance system with "pay-as-you-go" financing (defined to mean that annual receipts and annual disbursements are approximately in balance) could ever be considered actuarially sound. It could not, of course, under the first definition of actuarial soundness. Under the second definition, however, it would be possible that such a program could be actuarially sound if the contribution schedule, rising in the future, would be determined so as to closely approximate the estimated future benefit disbursements year by year.

Regardless of whether the concept of actuarial soundness in its usual meaning can be applied to the old-age and survivors insurance system, there must be thorough actuarial analysis and cost estimates for the program—essential factors in considering and determining the long-range benefit structure of the program.

Investment Procedures

Throughout the entire period of operation of the old-age and survivors insurance program, the method of investing the trust fund has changed relatively little. In general, it may be said that the trust fund, which is under the direction of the Secretary of the Treasury, receives the contribution income and pays out the benefits and administrative expenses. The excess of the income over the outgo is invested in Federal Government bonds, and the interest therefrom further augments the income of the fund.

The investments can be either in special issues or in any other securities of the Federal Government, bought either on the open market or at issue. In the past some regular issues have been bought, both on the open market and when they were offered to the general public. Most of the investments, however, have been in special issues. Before 1940, it was provided that these special issues should bear an interest rate of 3 percent, but subsequently they have carried an interest rate slightly below the average rate on all interest-bearing obligations of the United States. At one time in the past the rate on special issues was as low as 1⅞ percent, but for issues after June 1951, it was 2¼ percent, and for issues after February 1953, 2⅜ percent.

Although there has been considerable opposition to investing the excess income of the system in Government bonds, no positive support has been offered for any other form of investment. All other possibilities have seemed to be objectionable for overwhelming reasons.

One possible investment practice would be to purchase securities of private concerns, either bonds or equity shares. There are several objections to this approach. First, with the large amount of money available, the Government would control a considerable portion of the private industrial economy, which would, in effect, result in "socialism by the backdoor method." Another practical disadvantage would be the need for a far-reaching and deep-searching investment policy that would permit the fund to obtain an adequate rate of interest with reasonable security. Under such a policy the Government would in effect be setting itself up as a rating organization, since the investment procedures would naturally have to be open to full public view. If no preference were shown for different types of securities, but rather investments were made widely and indiscriminately, there would be a serious danger of loss of capital and diminution of investment income.

Another possible procedure would be to invest the funds in social and economic activities such as the construction of housing, dams, hospitals, and the like. This method would be open to some objection on the grounds mentioned previously—Government entry into private fields of activity. Even more serious is the argument that any use of public funds for such purposes should be under the control of the elected representatives of the people (Congress) rather than indirectly by having a social insurance organization making decisions as to what is best for the country. Investment of the funds in either public or private securities of foreign countries would, of course, be impractical and undesirable.

Criticism of the Trust Fund's Validity

The trust fund, which has developed from the excess of income

[5] Dorrance C. Bronson, "Pension Plans—The Concept of Actuarial Soundness," *Proceedings of Panel Meeting, "What is Actuarial Soundness in a Pension Plan,"* sponsored jointly by the American Statistical Association, American Economic Association, American Association of University Teachers of Insurance, and Industrial Relations Research Association, Chicago, Dec. 29, 1952.

[6] George B. Buck, "Actuarial Soundness in Trusteed and Governmental Retirement Plans," ibid.

over outgo, has been subject to criticism on two entirely different bases; first, as to the actuarial and economic desirability and necessity of having such a fund, and second, as to whether such a fund possesses any validity and significance. Throughout the entire period of the program's operation, there has been active discussion on these matters.

It has been argued that the resulting fund is not valid because the money invested in Government bonds has been spent for other than social security purposes. According to this view, these bonds are mere "scraps of paper" and are worthless, and there will be "double taxation" for social security—first, the old-age and survivors insurance contribution, and second, the tax to redeem the bonds later (or to pay interest on them). This argument has perhaps been the one most frequently used against the trust fund (and its investments), since it appears so simple. Those who disagree with the argument do not thereby necessarily express themselves as being in favor of large reserves.

The bonds held by the trust fund are just as valid as United States Government bonds held by insurance companies, banks, and other private investors. There is no basis for the "double taxation for social security" argument, since the taxes for the redemption of the bonds in the trust fund (or for paying interest on them) would have to be collected no matter who held the bonds. Furthermore, it is quite likely that there will never be any necessity for calling for redemption a large portion of the fund.

The validity of the trust fund would be open to serious question in one situation—if there were no public debt and the fund were given interest-bearing obligations while the moneys were held idle in the general treasury. Under present circumstances this situation is not likely to occur, at least in the near future.

An able and clear discussion of the fallacies in the argument that the trust fund is not valid was given by M. A. Linton, Chairman of the Board of the Provident Mutual Life Insurance Company and a member of the 1937 and 1947 Advisory Councils on Social Security, in a paper given before the Thirteenth International Congress of Actuaries, in June 1951, when he stated:

Consider first the situation when the Government is compelled to borrow as in time of war. It is then clear that the borrowing of excess Social Security income is as desirable as borrowing from any other source; and more desirable than borrowing from the commercial banks which involves a corresponding inflationary increase in bank deposits. The bonds in the hands of the trustees of the Trust Fund are on a par with the Government bonds bought, for example, by the life insurance companies. No one has as yet seriously contended that their bonds are not valid because the money has been spent by the Government.

In times when the Government does not have to borrow, then the proper use of the borrowed Social Security funds is to reduce publicly held Government debt. This in effect transfers such publicly held debt to the Trust Fund. This occurred during years following the war when the Federal budget was in balance. The bonds in the Trust Fund thus acquired are as valid as any other Government bonds and cannot be said to have come into being in a way to damage the economy.

Perhaps the clearest way to show the error in the [double taxation] charge is to consider a concrete example. Suppose the Trust Fund consists of $10,000 million of Government bonds bearing an average interest rate of 2%. The annual interest charge is therefore $200 million. To provide this interest, $200 million of taxes must be levied on general taxpayers. Had the $10,000 million of bonds been in the hands of the public, the $200 million would have been paid to public holders. But since the bonds are in the trust fund the $200 million are paid to the Fund thereby relieving the Social Security system of levying $200 million of payroll or other taxes.

Therefore the dollars of taxes raised to pay the interest on the bonds in the Trust Fund are 'double duty' dollars, serving two purposes. First, they pay interest that would have to be paid in any event, whoever held the bonds, and second, they relieve Social Security or other taxpayers of an equal burden. A similar statement can be made about taxes raised to meet principal payments on the Trust Fund bonds. Thus it becomes clear that the double taxation argument is not valid.

Need for Trust Fund

Under any social insurance system, it would seem that for practical administrative and legislative purposes there should be at least a small contingency reserve. Although opinions vary somewhat, it is rather generally believed that such a contingency fund should be equal to the benefit payments for at least 1 year. A fund of this type is obviously necessary for administrative reasons—to have a working balance on hand and to meet any fluctuations in contribution income due to cyclical changes in the economic situation.

There is, however, considerable difference of opinion as to whether a large trust fund should be established for a social security program. Any arguments in favor of a large fund must necessarily be predicated on the assumption that economic conditions will be relatively stable. Obviously, from the standpoint of the social insurance system, there would be no point in building up large reserves if they were subsequently to decline in value as a result of inflation. Even under the premise of stable economic conditions, however, there is still considerable difference of opinion.

Two major arguments have been advanced in favor of a large fund. First, such a fund is said to be necessary in order to have "honest accounting," so that both the assets and the liabilities of the system will be fully recognized, and therefore any changes proposed that would be too extravagant can be avoided. Second, this financing method serves to distribute the cost of the program more equitably between present and future generations, since it involves the levying of a higher contribution rate in the early years than is needed for the current benefit disbursements. Interest on such a fund will help to meet the heavy load of benefit payments in the future when the system becomes mature. Accordingly, at that time, a lower contribution rate can be levied than would otherwise be possible if no fund were built up.

There are several major arguments against the accumulation of reserves. First, the existence of a large fund

might be widely misunderstood by the general public, who might feel that the fund represents a "surplus" that can be used to pay benefits on a scale that eventually would prove too costly. In actuality, a large fund, whether in a social insurance system or in a private insurance organization, does not necessarily mean that there is a surplus, or excess of assets over actuarial and other liabilities. Second, the existence of a large fund with considerable excess of income over outgo might encourage unwise Government spending because of the ready availability of the money. Third, the withdrawal of money from the national economy through payroll taxation, and its investment in Government bonds, might have deflationary effects, which at some stages of the business cycle might be desirable but at other times could prove rather serious in bringing on, or prolonging, a depression. Fourth, a large accumulation of funds means that the current generation, in effect, contributes a substantial share of the cost of benefits for those who retire in the early years. Such contributions, made in the form of payroll taxes, might be more regressive than general revenues.

In any event, whether a large fund or only a contingency fund is favored, the financing basis to be adopted is secondary; primary consideration must be given to the benefit and coverage structure. Certainly, the financing method should not serve as a "straitjacket" on the benefit and coverage provisions. Much of the fund "problem" can be mitigated if benefit and coverage provisions are adopted that bring the program as near maturity as possible—if, in other words, from its inception (or later modification) the system pays benefits to as large a group as would have been on the rolls if the system had been in effect for many years.

Actuarial Basis of the 1935 Act

In 1935 the Committee on Economic Security, appointed by the President in 1934, had recommended what was, in effect, a contingency fund (amounting ultimately to about $15 billion). This fund would be developed under a graded tax schedule, providing for a rise from a combined rate of 1 percent of payroll for the first 5 years to an ultimate rate of 5 percent after 20 years (the contribution to be shared equally by employers and employees). Eventually a Federal subsidy would be introduced when the outgo from the fund would otherwise have exceeded income. It was estimated that the Federal contribution would ultimately be about two-thirds as large as the total tax collections from employers and employees.

The legislation enacted, however, did not provide for any Federal contribution. The cost estimates indicated that the system would be self-supporting from the contributions of employers and employees—partly because the benefit structure differed from that in the original recommendations and partly because of the use of a more steeply graded tax schedule. Under the schedule adopted, the combined rate of 2 percent in effect for the first 3 years of operation was to rise to an ultimate rate of 6 percent within 12 years. The system would be self-supporting, according to the estimates, since for the first 30 years the contribution income would exceed benefit outgo and a substantial fund would be built up (amounting eventually to $47 billion); in the later years, when benefit payments would exceed contribution income, the difference would be made up from interest on the fund.

Actuarial Basis of the 1939 Act

In 1937 an advisory council was established by Congress and the Social Security Board to study the old-age benefit system. To finance the program the council recommended the development of only a small contingency fund with eventual Government contributions. It also recommended that more in benefits be paid out in the early years than under the existing program and less later; if the contribution rates were unaltered, the result would be smaller fund accumulations and requirements.

The legislation enacted in 1939 changed the basis of financing to what was believed by some to be a pay-as-you-go basis or, more properly, a "contingency-fund" basis. The shift to this approach was not specifically stated in the law, however, and it is not clear that actual experience has followed this pattern. The law provided that there should be a report whenever the trust fund was estimated to exceed three times the highest annual expenditures expected during the next 5 years, or conversely whenever the fund was unduly small. This "three times" rule gave support to the view that the system was on a contingency-fund basis.

The "three times" ratio was exceeded almost from the very beginning. Perhaps for this reason, among others, legislation was enacted at various times during the 1940's, "freezing" the contributions at a combined rate of 2 percent until 1950, when they were allowed to rise to 3 percent.

The 1939 amendments made no specific provision for any Federal contribution to the trust fund, despite the fact that a contingency-fund approach had apparently been adopted. The 1943 legislation "freezing" the 2-percent tax rate did include, however, a provision authorizing appropriations to the trust fund from general revenues in the amounts necessary to finance the benefit payments. No appropriations have been made or requested under this provision, probably because the trust fund grew rapidly and none seemed to be required.

The original actuarial cost estimates for the 1939 act indicated that the system would not be self-supporting and that eventually a Federal contribution would be necessary. With the rapid increase in wages during World War II, the cost of the system in relation to payroll decreased.[7] As a result, cost estimates made after the war indicated that, according to the tax schedule in the law, the system was then probably on a self-supporting basis. Presumably the tax schedule might be modified in the future by Congress if the trust fund should become so large that it would be in conflict with what was apparently the

7 Because of the "weighted" benefit formula, beneficiaries with higher wages receive relatively lower benefits in relation to their wage. Accordingly, as wages rise, the average benefit as a proportion of the average wage becomes lower, and therefore the cost of the program relative to payroll decreases.

financing philosophy of the 1939 legislation.

Actuarial Basis of the 1950 Act

Another Advisory Council on Social Security was established by Congress in 1947 to consider necessary changes in the program. Although primary consideration was given to benefit and coverage changes, the financing problem was also given serious study. It was recommended that the combined tax rate should be increased immediately to 3 percent and that a further increase to 4 percent should be made only when the fund began to show an excess of outgo over income. Eventually, when outgo again would exceed income, a Federal contribution, sufficient in amount to maintain the fund at its size at that time, would be introduced. The Federal contribution was never, however, to be more than half as large as the total contributions from employers, employees, and the self-employed or, in other words, never more than roughly one-third of the disbursements. Accordingly, when this situation would otherwise occur, the contribution rate for employers, employees, and the self-employed should be raised.

In the legislation enacted in 1950, this recommendation of the Advisory Council was not followed; instead Congress expressed its intention that the system should be completely self-supporting, without Federal subsidy. In accordance with this view, the provision for a potential Government contribution, which had been incorporated in the 1943 law, was eliminated. A new graded tax schedule was adopted; from a combined employer-employee rate of 3 percent in 1950–53, the rate was to rise to 6½ percent by 1970.[8]

This tax schedule would, as closely as could be estimated at the time, place the system on a self-supporting basis, with the ultimate size of the trust fund about $100 billion, according to the intermediate-cost estimate.[9] When benefit outgo exceeds contribution income, the difference is to be made up by interest on the fund. Accordingly, it may be seen that the financing basis of the program had essentially completed a full circle and was back at the same point as when the 1935 act was passed. On the basis of past experience, however, it should be realized that Congress may at any time change the financing basis.

Actuarial Basis of the 1952 Act

The tax schedule in the 1950 act was left unchanged by the 1952 amendments, despite the liberalizations in benefits. No change was necessary because, according to the cost estimates, the estimated cost[10] in relation to payroll was not materially changed.

The cost estimates for the 1952 act prepared at the time of its consideration by Congress used the same methodology and assumptions employed in making those for the 1950 act with two exceptions. An interest rate of 2¼ percent instead of 2 percent was used (since interest rates had risen significantly), and the assumptions as to average earnings were about 20 percent higher (corresponding to the 1951 experience, while the previous estimates had been based on 1947 experience). Both of these changes, but especially the latter, result in relatively lower costs (as a proportion of covered payroll). The weighted nature of the benefit formula is such that, as earnings rise, the benefits represent a relatively lower proportion of credited earnings. The reductions in cost were thus utilized to meet the increased cost of the benefit liberalizations.

Accordingly, the financing basis currently in effect is the same as it was under the 1950 act—that is, the system is intended to be completely self-supporting from worker and employer contributions. The ultimate result will be a large interest-earning fund, amounting to slightly more than $100 billion according to the intermediate-cost estimate. (The trust fund was $17.4 billion as of the end of 1952.) For 1953, estimated income will be about $4.3 billion ($3.9 billion in contributions and $0.4 billion in interest), and outgo will amount to $3.1 billion ($3.0 billion in benefits and $0.1 billion in administrative expenses), leaving a net income of $1.2 billion. For 1954, contribution income will be considerably increased (to about $5.1 billion) because the combined employer-employee rate is scheduled to rise from the present 3 percent to 4 percent; benefit disbursements will rise somewhat (to about $3.4 billion). As a result, the net income to the fund in 1954 will be roughly $2.1 billion.[10a]

Relationship With Railroad Retirement System

An important element affecting the financing of the old-age and survivors insurance system arose through amendments made to the Railroad Retirement Act in 1951.[11] The law provides for a coordination of railroad compensation and covered earnings under old-age and survivors insurance in determining not only survivor benefits but also retirement benefits for persons with less than 10 years of railroad service. All future survivor and retirement benefits involving less than 10 years of railroad

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[8] Self-employed persons pay three-fourths of these rates on their covered earnings. For years before 1951 the tax rates applied to the first $3,000 of annual covered earnings, while for years following 1950, this amount was raised to $3,600.

[9] See "Actuarial Cost Estimates for the Old-Age and Survivors Insurance System as Modified by the Social Security Act Amendments of 1950," prepared for the use of the Committee on Ways and Means by Robert J. Myers, Actuary to the Committee, July 27, 1950.

[10] See "Actuarial Cost Estimates for the Old-Age and Survivors Insurance System as Modified by the Social Security Act Amendments of 1952," prepared for the use of the Committee on Ways and Means by Robert J. Myers, Actuary to the Committee, July 21, 1952.

[10a] On May 20, 1953, President Eisenhower recommended to Congress that the increase in the contribution rate from 1½ percent to 2 percent, scheduled to go into effect in 1954, should be postponed for 1 year. If this deferment were made, the net income to the fund for 1954 would be about $900 million.

[11] See Robert J. Myers and Wilbur J. Cohen, "Railroad Retirement Act Amendments of 1951: Benefit Provisions and Legislative History," *Social Security Bulletin*, February 1952; and Robert J. Myers, "Railroad Retirement Act Amendments of 1951: Financial and Actuarial Aspects," *Social Security Bulletin*, March 1952.

service are to be paid by the old-age and survivors insurance system.

The financial interchange provisions are designed to place the old-age and survivors insurance trust fund in the same financial position it would have held if there never had been a separate railroad retirement program. It is estimated by the Social Security Administration that the net effect of these provisions will be a relatively small net gain to the old-age and survivors insurance system, since the reimbursements from the railroad retirement system will be somewhat larger than the net additional benefits paid on the basis of railroad earnings.

The long-range cost estimates currently developed (tables 1 and 2) are for the operation of the trust fund on the basis, as provided in current law, that all railroad employment will be (and always has been) covered employment. The basis of the figures showing the balance in the fund thus corresponds exactly to the procedure that will actually be followed in the future. The contribution income and benefit disbursements shown in the tables are slightly (less than 5 percent) higher than the amounts that will actually be paid directly into the trust fund by contributors and the payments that will actually be made from the trust fund to the individual beneficiaries. This difference occurs because the figures here include both the additional contributions that would have been collected if railroad employment had always been covered and the additional benefits that would have been paid under such circumstances. The balance for these two items is to be accounted for in actual practice by the operation of the financial interchange provisions.

Future Operation of Trust Fund

Cost estimates on an intermediate basis were prepared as a base for the financing provisions of the 1950 and 1952 acts, because a single set of figures is necessary in developing a tax schedule to make the program self-supporting, according to a reasonable estimate. These intermediate-cost estimates, however, were not

Table 1.—*Estimated progress of the old-age and survivors insurance trust fund in selected years, 1960–2000, under high-employment assumptions* [1]

[In millions]

Calendar year	Contributions [2]	Benefit payments	Administrative expenses	Interest [3]	Balance at end of year
			Actual data [4]		
1950	$2,671	$961	$61	$257	$13,721
1951	3,367	1,885	81	[5] 417	15,540
1952	3,819	2,194	88	365	17,442
			Low-cost estimate		
1960	$6,646	$5,267	$101	$657	$30,482
1970	9,985	7,723	125	1,186	54,982
1980	11,176	10,321	151	1,868	85,263
1990	12,224	12,584	175	2,345	106,282
2000	13,591	13,455	191	2,830	128,585
			High-cost estimate		
1960	$6,578	$6,166	$134	$540	$24,673
1970	9,878	8,913	170	741	34,084
1980	10,874	11,9[illegible]9	208	915	40,941
1990	11,435	14,725	246	557	23,547
2000	12,191	16,169	268	(6)	(6)
			Intermediate-cost estimate [7]		
1960	$6,612	$5,716	$118	$598	$27,578
1970	9,932	8,318	148	964	44,533
1980	11,025	11,116	180	1,392	63,102
1990	11,830	13,656	210	1,451	64,914
2000	12,891	14,812	230	1,265	56,412

[1] The provisions for financial interchange with the railroad retirement system affect the data; for an explanation see p. 9.

[2] Employer, employee, and self-employed. The combined employer-employee rate is 3 percent for 1950–53, 4 percent for 1954–59, 5 percent for 1960–64, 6 percent for 1965–69, and 6½ percent for 1970 and after. The self-employed pay three-fourths of these rates.

[3] Figured at 2¼ percent on average balance in fund during year.

[4] Based on *Daily Statement of the Treasury*. For 1950, benefit payments were made under 1939 act for first 9 months and under 1950 act for last 3 months; for 1952, payments were made under 1950 law for first 9 months and under 1952 law for last 3 months. Contribution income for 1950 collected on coverage and maximum wage base in 1947 law; for later years, on provisions in 1950 law.

[5] Figure inflated because it includes a large part of the interest that accrued in the second half of 1950 and almost all the 1951 interest.

[6] Fund exhausted in 1997.

[7] Based on average dollar costs under the low-cost and high-cost estimates.

intended to represent the "most probable" estimates, since it was believed impossible to develop any such figures. They were, rather, a simple average of the low-cost and high-cost estimates, both based on high-employment assumptions representing close to full employment.

Since the present contribution schedule was established to make old-age and survivors insurance approximately self-supporting, on an intermediate-cost estimate, it could be anticipated that the low-cost estimate should show that the system would be more than self-supporting and that a high-cost estimate would show an eventual deficit. The low-cost estimate made at the time the 1952 legislation was enacted showed a trust fund building up rapidly and becoming very large—almost $225 billion in the year 2000, when it would be growing at a rate of $5½ billion a year. Under the high-cost estimate, the trust fund would grow more slowly, reaching a maximum of roughly $60 billion in about 30 years and then decreasing until it is exhausted in another 20 years. In actual practice, if the financing basis established in 1950 were followed—that the program should be self-supporting from contributions of employers and workers—the tax schedule or the benefit provisions undoubtedly would be appropriately adjusted at some future date so that neither development would ever eventuate.

Naturally, long-range cost estimates cannot be expected to be precise and unchangeable. As experience develops, these estimates require modification from time to time. Since

Table 2.—*Estimated progress of the old-age and survivors insurance trust fund in selected years, 1960–2000, under low-employment assumptions* [1]

[In millions]

Calendar year	Contributions [2]	Benefit payments	Administrative expenses	Interest [3]	Balance at end of year
	Actual data [4]				
1950	$2,671	$961	$61	$257	$13,721
1951	3,367	1,885	81	[5] 417	15,540
1952	3,819	2,194	88	365	17,442
	Low-cost estimate				
1960	$5,627	$5,241	$98	$517	$23,651
1970	8,397	7,452	116	727	33,432
1980	9,361	9,686	139	979	44,260
1990	10,164	11,517	160	968	43,228
2000	11,238	12,369	172	839	37,468
	High-cost estimate				
1960	$5,563	$5,835	$125	$431	$19,397
1970	8,324	8,310	158	416	18,847
1980	9,138	10,903	193	298	12,557
1990	9,519	13,373	227	(6)	(6)
2000	10,082	14,811	246	(6)	(6)
	Intermediate-cost estimate [7]				
1960	$5,595	$5,537	$112	$474	$21,524
1970	8,361	7,881	137	572	26,140
1980	9,250	10,294	166	638	28,408
1990	9,842	12,443	194	298	12,124
2000	10,660	13,588	209	(8)	(8)

[1] The provisions for financial interchange with the railroad retirement system affect the data; for an explanation see p. 9.

[2] Employer, employee, and self-employed. The combined employer-employee rate is 3 percent for 1950–53, 4 percent for 1954–59, 5 percent for 1960–64, 6 percent for 1965–69, and 6½ percent for 1970 and after. The self-employed pay three-fourths of these rates.

[3] Figured at 2¼ percent on average balance in fund during year.

[4] Based on *Daily Statement of the Treasury*. For 1950, benefit payments were made under 1939 act for first 9 months and under 1950 act for last 3 months; for 1952, payments were made under 1950 law for first 9 months and under 1952 law for last 3 months. Contribution income for 1950 collected on coverage and maximum wage base in 1947 law; for later years, on provisions in 1950 law.

[5] Figure inflated because it includes a large part of the interest that accrued in the second half of 1950 and almost all the 1951 interest.

[6] Fund exhausted in 1986.

[7] Based on average dollar costs under the low-cost and high-cost estimates.

[8] Fund exhausted in 1995.

the congressional action on the 1952 amendments, new cost estimates have been developed to take into account further actuarial and statistical data available from program operations and from the 1950 Census.[12] Estimates have been made on the assumption of low-employment and high-employment conditions as well as on the basis of low-cost and high-cost factors (tables 1 and 2).

The level-premium costs[13] (as a percentage of covered payroll) based on 2¼-percent interest for the new estimates are as follows:

Estimate	Level-premium cost based on assumption of—	
	Low employment	High employment
Low-cost	6.34	5.60
Intermediate-cost	7.28	6.58
High-cost	8.37	7.63

The graded contribution schedule in the law is roughly equivalent to 6 percent of payroll. Accordingly, all estimates except that based on the low-cost, high-employment assumptions indicate that the system is not self-supporting. This situation, however, would be considerably altered if a higher interest rate had been used. Currently the interest rate is rising rapidly. If, for example, a rate of 2¾ percent were assumed, the level-premium cost based on intermediate-cost, high-employment assumptions would be 6.22 percent and the system would be nearly self-supporting.

On the whole, the new estimates indicate a somewhat higher cost than the previous ones. Except in the low-cost, high-employment estimate, the trust fund reaches a maximum and then decreases significantly, rather than leveling off as it would if it were on an exactly self-supporting basis.

The variability of the cost estimates made at different times poses an important question as to the possibility of determining a precise contribution schedule to make the system exactly self-supporting. In general, however, the estimates clearly indicate that there will be rising costs for many years and at the same time show the general magnitude of the trend at alternate levels.

Effect of Maturity on Financing

It is clear that the financing problems of any system providing old-age benefits are simplified when the program becomes mature. There are really two stages of maturity. The first occurs when all persons over age 65 have had an opportunity to be in covered employment during their entire working lifetime (or else, through some means, are given prior-service credit). The second stage occurs necessarily much later—when the aged population of the country ceases to represent an increasing proportion of the total population.

The first stage of maturity can, by various means, be attained or approached currently. Under old-age and survivors insurance, for example, all the uninsured aged could be "blanketed in" so that they would receive at least the minimum benefit. Under such a proposal, this type of maturity would be partly attained immediately but would not be fully attained until some years hence, when all individuals had had an opportunity to obtain more than the minimum benefit. The second type of maturity, of course, cannot be reached for many decades. Even with a blanketing-in of the current aged, benefit outgo relative to payroll will

(Continued on page 26)

[12] For the estimates and a general description of their underlying assumptions see the *Thirteenth Annual Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance Trust Fund;* they will be given in more detail in a forthcoming study by the Division of the Actuary.

[13] For benefit payments after 1952; takes into account the trust fund at the beginning of the period and future administrative expenses.

Old-Age and Survivors Insurance Beneficiaries: Income in 1951

by MARGARET L. STECKER*

Old-age and survivors insurance benefits are an important part of beneficiary income, as the following article shows. The data were collected in the national survey of beneficiaries' resources, conducted by the Bureau of Old-Age and Survivors Insurance at the end of 1951. The first report on the survey appeared in the Bulletin for August 1952; an analysis of the beneficiaries' assets, liabilities, and net worth will appear in an early issue.

OLD-age and survivors insurance benefits are an important item in the family economy of retired workers and the widows of workers covered by the social security program. How much they mean to the beneficiary is clear when it is realized that, in 1951, nearly 2 in 6 nonmarried old-age beneficiaries and more than 2 in 5 aged widows had no money income other than their benefits or had less than $75 for the year (table 1). More than 1 in 4 couples where both the man and wife were over age 65 and entitled to benefits and practically 1 in 7 of the couples with nonentitled spouse had nothing or less than $150 in addition to their benefits.

If the beneficiary's independent money retirement income is considered, the importance of old-age and survivors insurance benefits becomes even more apparent. Retirement income includes only receipts from reasonably permanent independent sources that are likely to continue during the lifetime of the recipient, while total money income also includes receipts from independent sources that are probably temporary and supplementary income that makes the recipient dependent. Considerably more than half of the retired workers and of the aged widows of insured workers had no retirement income other than their benefits or had so little it is not worth considering (table 2).

The retirement income and the total money income of many beneficiaries were the same; all of them received benefits for 12 months, and all their income was independent and reasonably permanent. For most beneficiaries, however, retirement income was less than the total money income. The average retirement income of the men was 27 percent less than their average total money income; that of the women old-age beneficiaries was 38 percent less; and that of the aged widows was 18 percent less.

These are some of the findings of the first national survey [1] of old-age and aged-widow insurance beneficiaries and are based on the final tabulations of selected data relating to income.[2]

The figures relate to beneficiaries who experienced no benefit suspensions during the year covered by the study.[3] These beneficiaries made up nine-tenths of all those in the sample and accounted for eight-tenths of 1 percent of the total number of old-age and aged-widow beneficiaries who were receiving benefits in December 1950, when the sample was selected.

Characteristics of Beneficiaries

Of the beneficiaries in the sample who had no benefit suspensions during the year, half or more drew their first benefits in 1948, 1949, or 1950. The reason is partly that more old persons have become entitled each year and partly that many of those who became entitled in the early 1940's have since died. Half of the men and two-thirds of the women old-age beneficiaries whose first benefits were received in 1950 would not have been eligible except for that year's amendments to the Social Security Act, which for a limited period permitted persons aged 65 and over to qualify after 6 quarters of coverage.

At the time the beneficiaries were interviewed (after they had been on the rolls from 1 to 12 years), half

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[1] For findings from the preliminary data and a description of the survey see the *Bulletin*, August 1952. There is no conflict between the conclusions based on the preliminary figures and those presented here.

Eight surveys of beneficiary resources were made earlier, between 1941 and 1949, in 20 large and middle-sized cities. These surveys included younger widows and survivor children omitted from the 1951 survey. For reports on some of the findings of the earlier surveys, see the *Bulletin* for July and September 1943; March 1944; January, April, May, September, and November 1945; January 1946; August and October 1947; February and September 1948; November 1949; April and May 1950; and January, June, October, and November 1951. See also the *Bulletin* for December 1944 and June 1946 for a comparison of aged insurance beneficiaries with aged assistance recipients and the aged in the general population, and the issues for October 1949, September 1951, and March, July, and August 1952 for studies of old-age assistance recipients in relation to old-age and survivors insurance beneficiaries.

[2] All income data except those for earnings relate to the income of the "beneficiary group"—a man or woman and spouse if married, or an aged widow; earnings data relate only to the individual old-age beneficiary or aged widow.

[3] The "survey year" was a period of 12 consecutive calendar months ended in October, November, or December 1951, or January 1952, depending on the date of the interview. Benefits could have been suspended during the survey year for receipt of wages in covered employment of more than $50 in a calendar month, receipt of net earnings in covered self-employment of more than $600 in a calendar year, or as a penalty for violation of certain provisions of the Social Security Act. The 1952 amendments to the act raised to $75 and $900, respectively, the amounts beneficiaries could earn in covered employment without giving up their benefits.

the men were over age 73, half the women old-age beneficiaries were over age 71, and half the aged widows were over age 72. By definition, none could have been under age 66. Thirty-five percent of the men were aged 75 and over, but only 24 percent of the women old-age beneficiaries and 27 percent of the aged widows were that old.

The minimum primary insurance amount on which the benefits of the men and women in the 1951 survey were based was $20 a month; the maximum was $68.50.[4] For more than two-fifths of the men but less than a seventh of the women old-age beneficiaries the primary insurance amount was $50 or more; for two-fifths of the women it was less than $30. A larger proportion of aged widows than of men old-age beneficiaries received benefits based on a primary insurance amount of $50 or more. The primary insurance amount is the family benefit of the men and women without entitled spouse; the family benefit of the men with entitled wife is one and a half times the primary insurance amount, and the widow's benefit is three-fourths of the primary insurance amount. In the 1951 survey, the benefits of the entitled couples ranged from $30 to $102.80, and those of the aged widows from $15 to $51.40.

Amount and Source of Income

Even with their benefits the total money incomes of most beneficiaries and their wives were modest, judged by contemporary standards. Half the beneficiaries with no spouse had less than $600–800 in total money income during 1951 (table 3). Comparable median incomes of the married beneficiaries were roughly twice as large. There were some rather large incomes; 3 percent of the married beneficiaries had $5,000 or more.

The median retirement incomes of the old-age beneficiaries were roughly $300 less than their median total money incomes; the difference for the aged widows was $100 (table 4). One in 7 of the nonmarried men and nearly 1 in 4 of the women old-age beneficiaries had less than $300 retirement income for the year. The entitled couples had the largest retirement incomes partly, at least, because of the wife's benefits.

The money incomes that beneficiaries required for current living varied from one part of the country to another, and with size of community, living arrangements, the number of persons dependent on the beneficiary group, and the level of living they had previously maintained. Some beneficiaries who had bank savings or other liquid assets used them to supplement their incomes. Owning their homes and growing some of their food helped many beneficiaries whose cash resources were limited.[5] Those who lived with relatives in joint households often had smaller current expenses than if they had lived alone. Few beneficiaries had enough resources to meet emergencies or to provide for prolonged and expensive medical care. Some were in debt, but by and large it was difficult for low-income beneficiaries to obtain credit; some just tightened their belts and "got along."

Retirement income.—Mr. A, Mrs.

[4] The 1952 amendments to the Social Security Act increased most of the benefits in force by $5 or 12½ percent, whichever was the greater.

[5] Home ownership and mortgage status will be considered in a later article.

Table 1.—*Percentage distribution of beneficiary groups[1] by money income other than OASI benefits[2] during survey year*

Money income other than benefits	Men old-age beneficiaries: Total	Men: Nonmarried	Men: Married, wife entitled	Men: Married, wife not entitled	Women old-age beneficiaries: Total	Women: Nonmarried	Women: Married[3]	Aged widows
	All beneficiary groups							
Number of groups	10,864	4,358	4,059	2,447	2,531	2,058	473	2,528
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No other income[4]	15.0	21.3	12.8	7.2	17.1	19.7	5.9	26.4
Other income	85.0	78.7	87.2	92.8	82.9	80.3	94.1	73.6
Less than $75	8.4	10.8	8.5	4.0	11.6	13.1	4.9	16.3
75–149	5.2	6.7	5.0	3.0	5.9	6.7	2.3	7.0
150–299	9.3	10.8	9.2	6.9	10.6	11.9	5.3	11.6
300–599	19.1	22.2	17.7	16.1	20.3	22.3	11.8	17.5
600–899	13.4	11.3	14.7	15.0	13.7	14.8	9.3	9.0
900–1,199	8.1	5.6	9.8	9.6	5.3	4.8	7.4	4.1
1,200–1,499	6.4	3.8	6.9	10.2	3.0	1.8	8.0	2.6
1,500–1,799	3.5	1.8	3.9	5.8	2.5	1.7	5.9	1.8
1,800–2,099	2.7	1.4	2.7	4.9	2.3	1.0	8.2	.9
2,100–2,399	2.0	.9	1.9	3.9	1.4	.7	4.4	.6
2,400–2,699	1.6	1.0	1.3	3.3	2.0	.5	8.2	.4
2,700–2,999	1.0	.4	.9	2.1	.6	.1	3.0	(5)
3,000–4,999	2.8	1.4	3.0	5.2	3.0	.7	13.3	.9
5,000 or more	1.5	.7	1.7	2.6	.6	.2	1.9	.8
Median	*$489*	*$300*	*$532*	*$840*	*$371*	*$276*	*$1,240*	*$180*
	Beneficiary groups with income other than benefits							
Number of groups	9,239	3,429	3,540	2,270	2,098	1,653	445	1,860
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than $75	9.9	13.8	9.8	4.3	14.0	16.3	5.2	22.2
75–149	6.1	8.5	5.7	3.2	7.1	8.3	2.5	9.6
150–299	11.0	13.7	10.6	7.5	12.8	14.8	5.6	15.8
300–599	22.5	28.2	20.3	17.3	24.5	27.7	12.6	23.8
600–899	15.8	14.4	16.8	16.2	16.6	18.4	9.9	12.2
900–1,199	9.5	7.1	11.2	10.4	6.4	6.0	7.9	5.6
1,200–1,499	7.5	4.8	7.9	11.0	3.6	2.3	8.5	3.5
1,500–1,799	4.1	2.2	4.5	6.3	3.0	2.1	6.3	2.5
1,800–2,099	3.1	1.7	3.1	5.3	2.8	1.2	8.8	1.3
2,100–2,399	2.3	1.1	2.2	4.2	1.7	.9	4.7	.8
2,400–2,699	1.9	1.2	1.5	3.5	2.4	.7	8.8	.5
2,700–2,999	1.1	.5	1.1	2.3	.8	.1	3.1	.1
3,000–4,999	3.3	1.7	3.4	5.6	3.7	.8	14.2	1.3
5,000 or more	1.8	.9	2.0	2.8	.7	.3	2.0	1.0
Median	*$609*	*$423*	*$648*	*$933*	*$497*	*$409*	*$1,350*	[illegible]

[1] Includes only beneficiaries with no benefit suspensions during the survey year.
[2] Represents cash receipts from all sources except OASI benefits and nonrecurring lump-sum payments, and the value of bills paid if the amount was known.
[3] Husband not entitled on wife's wage record but may be on his own.
[4] Includes beneficiary groups who reported minus or break-even incomes other than benefits.
[5] Less than one-tenth of 1 percent.

B, and Mrs. C were among the beneficiaries who had no income other than their benefits.

Mr. A, a former sawmill worker who received the minimum old-age benefits of $20 a month under the 1950 amendments, was satisfied with his situation. He lived in the rural South, where he owned a one-room, unpainted shack with no facilities of any kind. He had a garden and hunted game for his food, and at the age of 68 had no desire to use his time otherwise. He even owned a ramshackle old car (vintage 1937) and had enough life insurance ($650) to bury him.

Mrs. B, on the other hand, was having a hard time living on her old-age benefits, and, until the monthly amount was converted in 1950 from $24.95 to $46.40, she had received old-age assistance. She too lived in the South, where she had worked in a textile mill. After her retirement in 1947, Mrs. B continued to occupy a company house for which the established rent was $8 a month. She paid only $4, however, accumulating to the end of 1951 a debt of $204 on this account. She owed her doctor $15 and had $29 in other debts. She had a $350 life insurance policy and no assets of any kind. Her former employer never asked for additional rent money, and her doctor told her not to worry about his bill. Mrs. B was aged 76 at the end of 1951, her health was not good, and she spent about $4 a month on medicines. She said she budgeted her income to pay her regularly recurring bills (rent, light, fuel, insurance, and so forth) and used most of the balance for food.

Mrs. C managed quite well on her aged widow's benefits of $30.20 a month because of her living arrangements. Since her husband's death in 1948, Mrs. C had made her home with a son and daughter-in-law in a middle-sized city in the Midwest. She paid them $15 a month and did most of the housework. Her son preferred that his mother should contribute nothing to their joint expenses but respected her effort to remain independent. At age 73, Mrs. C had a bank account of $339, and all her needs were taken care of, including two operations for which her son had paid in the preceding 3 years. She had been employed before her first operation and would have liked a job outside her home, but her age was against her.

In addition to old-age and survivors insurance benefits for all 12 months of the year, retirement income includes, for the same period, employer, union, and veteran's pensions actually received; rents, interest, dividends, and annuities; and income from trust funds and other reasonably permanent independent sources. Less than 3 percent of the beneficiary groups had any income from veterans' pensions, and about the same proportion had annuities and income from trust funds. A few dollars' interest on a savings account was frequently reported. Beneficiaries who had the largest retirement incomes in addition to their benefits derived them as a rule from investments—rents, dividends, and interest on Government and private securities.

Mrs. D's husband, for example, had made such provision for his wife's future that, when he died in 1950, she had a reasonably permanent independent income of almost $4,100 a year. Most of this income was derived from assets—bank deposits, industrial stocks, and bonds; her widow's benefits were $50 a month, and she owned her home free and clear. Mrs. D was 70 years old, and her health was not too good. She lived alone and was able to pay for the services she needed.

Less than a fourth of the men old-

Table 2.—*Percentage distribution of beneficiary groups[1] by independent money retirement income other than OASI benefits[2] during survey year*

Independent money retirement income other than benefits	Men old-age beneficiaries				Women old-age beneficiaries			Aged widows
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married[3]	
	All beneficiary groups							
Number of groups	10,864	4,358	4,059	2,447	2,531	2,058	473	2,528
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No other income[4]	45.4	56.4	37.2	39.2	48.4	49.4	44.2	46.8
Other income	54.6	43.6	62.8	60.8	51.6	50.6	55.8	53.2
Less than $75	13.4	13.3	14.6	11.5	19.4	19.3	19.9	21.5
75–149	3.8	3.6	4.1	3.4	4.8	4.9	4.2	5.5
150–299	5.5	4.2	6.6	6.0	6.4	6.2	7.0	6.6
300–599	9.3	7.0	11.6	9.5	8.5	8.7	7.2	7.9
600–899	7.2	5.5	8.5	8.3	6.2	6.1	7.0	4.0
900–1,199	5.1	3.6	5.6	7.3	2.1	2.0	2.7	2.2
1,200–1,499	4.2	2.6	4.6	6.3	1.5	1.2	2.7	2.0
1,500–1,799	1.6	.9	1.9	2.5	.9	.6	2.3	.9
1,800–2,099	.9	.6	1.1	1.1	.4	.3	.8	.6
2,100–2,399	.5	.4	.5	.8	.4	.3	.4	.5
2,400–2,999	.9	.5	1.1	1.2	.3	.3	.4	.2
3,000 or more	2.2	1.3	2.7	2.9	.6	.5	1.1	1.4
Median	*$27*	*0*	*$55*	*$61*	*$7*	*$1*	*$10*	*$4*
	Beneficiary groups with retirement income other than benefits							
Number of groups	5,936	1,899	2,550	1,487	1,305	1,041	264	1,345
Total	100.0	100.0	100.0	100.0	100.0	100.1	100.0	100.0
Less than $75	24.5	30.6	23.2	19.0	37.7	38.2	35.6	40.4
75–149	6.9	8.3	6.5	5.6	9.3	9.7	7.6	10.4
150–299	10.1	9.7	10.5	9.8	12.3	12.3	12.5	12.4
300–599	17.0	16.1	18.4	15.7	16.4	17.3	12.9	14.8
600–899	13.3	12.6	13.5	13.7	12.1	12.0	12.5	7.5
900–1,199	9.4	8.2	8.9	12.0	4.1	3.9	4.9	4.2
1,200–1,499	7.6	6.1	7.3	10.4	2.9	2.4	4.9	3.7
1,500–1,799	3.0	2.2	3.0	4.1	1.8	1.2	4.2	1.6
1,800–2,099	1.7	1.4	1.8	1.9	.8	.6	1.5	1.2
2,100–2,399	.9	.8	.8	1.3	.7	.7	.8	.9
2,400–2,999	1.6	1.1	1.8	1.9	.6	.6	.8	.4
3,000 or more	4.0	3.0	4.2	4.8	1.2	1.1	1.9	2.5
Median	*$480*	*$303*	*$458*	*$590*	*$187*	*$169*	*$300*	*$140*

[1] Includes only beneficiaries with no benefit suspensions during the survey year.

[2] Represents money income received from employer, union, and veterans' pensions; rents, interest, dividends, and annuities; and income from trust funds and other reasonably permanent independent sources.

[3] Husband not entitled on wife's wage record but may be on his own.

[4] Includes beneficiary groups who reported minus or break-even incomes other than benefits.

age beneficiary groups had any income from employer-sponsored or union pension plans; about an eighth of the women old-age beneficiary groups and about 2 percent of the widows had such income (table 5). These proportions do not indicate the receipt of separate pensions by individual beneficiaries but only the receipt of income from pensions by the beneficiary groups. Among the married women old-age beneficiaries, for example, most of the pension income took the form of benefits paid the husbands. In a few groups both the beneficiary and spouse had pensions. Most of the widows' pensions were payments on joint and survivor contracts.

Employer and union pensions usually were small, although a few retired top executives received fairly large payments. More than 2 in 5 of the men old-age beneficiary groups and more than half the women old-age beneficiary groups who had incomes from public or private retirement pay plans had less than $600 a year. The pension payments reported were the amounts actually received. Private employers not infrequently had reduced the amounts of pension otherwise payable to retired employees by all or part of their primary insurance amounts under the old-age and survivors insurance program. Some employers also deducted contributions for health care, life insurance, and other benefit plans in which a retired employee continued to participate.

Mr. and Mrs. E in 1951 had a money retirement income of more than $170 a month, made up as follows: Mr. E's old-age insurance benefits, $65.90 (Mrs. E will not be entitled until 1954); company pension, $64; and privately purchased annuity, $41. The couple owned their home without a mortgage and valued it at $5,000. They had $2,200 in the bank, and Mr. E's life was insured for $1,500. No one but themselves was dependent on their income, and they were definitely enjoying life "without having to worry about financial matters." In fact, during the year they had used $500 of their savings to help a married daughter pay for an expensive illness. The couple lived in a small town in Oklahoma, where Mr. E had been an oil worker. When he reached the company retirement age of 65 in 1950, he had to quit his job, but he has no regrets. He says that "he still has not caught up on his hunting and fishing."

Temporary income.—The most significant source of temporary independent income was earnings. There were other sources, of importance to a few beneficiaries, also related to employment — unemployment insurance, workmen's compensation, and accident, sickness, and strike benefits —and miscellaneous oddments of independent income that would be received for a few years but probably not for the lifetime of the beneficiary.

Despite the fact that all the beneficiaries in the sample analyzed in this article were "retired," that is, received their old-age and survivors insurance benefits all 12 months of the year, a fourth of the men, a fifth of the women old-age beneficiaries, and an eighth of the aged widows worked for pay at some time during

Table 3.—*Percentage distribution of beneficiary groups*[1] *by total money income*[2] *during survey year*

Total money income	Men old-age beneficiaries: Total	Non-married	Married, wife entitled	Married, wife not entitled	Women old-age beneficiaries: Total	Non-married	Married[3]	Aged widows
Number of groups	10,864	4,358	4,059	2,447	2,531	2,058	473	2,528
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than $300	1.7	3.8	----------	.7	6.6	8.1	.2	4.2
300–599	12.3	22.6	3.6	8.1	25.3	30.4	3.2	44.7
600–899	21.5	32.8	12.7	16.0	23.6	27.2	7.8	21.8
900–1,199	18.4	16.1	22.6	15.7	16.0	17.0	11.8	14.0
1,200–1,499	12.4	8.9	16.3	12.4	10.0	8.6	15.6	5.5
1,500–1,799	8.8	5.0	12.2	10.1	4.3	2.9	10.6	2.9
1,800–2,099	7.6	3.7	10.6	9.4	2.7	1.8	6.6	1.9
2,100–2,399	4.5	1.6	7.0	5.6	2.4	1.1	8.0	1.6
2,400–2,699	2.8	1.0	3.4	5.0	1.9	.7	7.0	.8
2,700–2,999	2.3	1.1	2.5	4.3	1.9	.6	7.6	.5
3,000–4,999	5.4	2.3	6.4	9.3	4.5	1.2	18.6	1.2
5,000 or more	2.2	1.0	2.7	3.3	.8	.3	3.0	.8
Median	*$1,137*	*$786*	*$1,387*	*$1,418*	*$830*	*$708*	*$1,818*	*$609*

[1] Includes only beneficiaries with no benefit suspensions during the survey year.
[2] Represents cash receipts from all sources, except nonrecurring lump-sum payments, and the value of bills paid if the amount was known.
[3] Husband not entitled on wife's wage record but may be on his own.

Table 4.—*Percentage distribution of beneficiary groups*[1] *by total independent money retirement income*[2] *during survey year*

Independent money retirement income	Men old-age beneficiaries: Total	Non-married	Married, wife entitled	Married, wife not entitled	Women old-age beneficiaries: Total	Non-married	Married[3]	Aged widows
Number of groups	10,864	4,358	4,059	2,447	2,531	2,058	473	2,528
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than $300	8.1	14.7	.1	9.4	23.2	24.9	15.9	8.8
300–599	25.5	38.2	11.5	26.2	39.3	42.5	25.4	61.7
600–899	23.8	25.4	21.8	24.2	16.0	16.2	15.0	13.4
900–1,199	14.6	6.1	27.5	8.3	9.0	6.8	18.8	6.7
1,200–1,499	8.6	5.8	11.3	9.1	6.4	5.2	11.8	2.8
1,500–1,799	6.4	3.8	8.7	7.4	2.3	1.5	5.7	2.0
1,800–2,099	4.9	2.5	6.5	6.6	1.2	1.0	2.3	1.3
2,100–2,399	2.6	.8	4.7	2.4	.8	.6	1.5	.8
2,400–2,999	2.1	1.0	3.2	2.0	.9	.6	1.9	1.0
3,000 or more	3.4	1.8	4.6	4.5	1.0	.9	1.7	1.5
Median	*$807*	*$581*	*$1,054*	*$780*	*$505*	*$496*	*$764*	*$504*

[1] Includes only beneficiaries with no benefit suspensions during the survey year.
[2] Represents 12 months' OASI benefits and money income received from employer, union, and veterans' pensions; rents, interest, dividends, and annuities; and income from trust funds and other reasonably permanent independent sources.
[3] Husband not entitled on wife's wage record but may be on his own.

the period (table 6). Slightly more than an eighth had earnings in covered employment, and slightly less than an eighth had earnings in noncovered employment; a few had earnings in both covered and noncovered employment.

For the most part, beneficiaries with no benefit suspensions did not earn much, although some in both covered and noncovered employment reported fairly substantial amounts. The proportion of men earning $600 or more during the year was about the same—a third—in covered as in noncovered employment, but median earnings were considerably higher in covered than in noncovered employment. On the whole the women who worked—both old-age beneficiaries and aged widows—also earned more in covered than in noncovered employment.

Mrs. F enjoyed baby sitting, and in such jobs earned about $250 in 1951. This amount, added to $230 interest and dividends on securities she owned and $52.30 a month in old-age benefits, brought Mrs. F's total money income to $1,108 for the year—enough for her to live on by herself in modest comfort. She owned her home free and clear in a middle-sized city in the far West and valued it at $5,000. Her stocks and bonds were worth $4,245, and she had a $1,500 life insurance policy. Mrs. F was 74 years old at the end of 1951, in good health, and had been receiving old-age benefits since 1948, when she had quit her job as an institution housekeeper because of her age; she had once been a foreign missionary.

Beneficiaries with the largest earnings were not in the sample analyzed here because such beneficiaries had experienced one or more benefit suspensions in the preceding 12 months. It was not uncommon for workers aged 65 and over who were without earnings for a month or more on account of a strike, sickness, accident, dull season in their trades, and so forth, to pick up their benefits in this interim period although they had no intention at the time of permanently retiring from the labor market. Some of them worked in covered employment the entire year and received no benefits.

Table 5.—*Percentage distribution of beneficiary groups[1] by money income from employer and union pensions[2] during survey year*

Pension income	Men old-age beneficiaries				Women old-age beneficiaries			Aged widows
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married[3]	
	All beneficiary groups							
Number of groups	10,864	4,358	4,059	2,447	2,531	2,058	473	2,528
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No pension income	78.0	83.5	75.3	72.7	87.8	88.3	85.4	98.0
Pension income	22.0	16.5	24.7	27.3	12.2	11.7	14.6	2.0
Less than $75	.5	.5	.6	.6	.4	.4	----------	.1
75–149	.8	.6	1.0	.8	.9	.9	1.1	.1
150–299	2.4	1.9	2.6	3.1	1.7	1.7	1.7	.2
300–599	5.7	4.5	6.4	6.7	3.4	3.5	2.7	.5
600–899	5.1	3.7	6.1	6.2	3.6	3.6	3.6	.6
900–1,199	2.1	1.6	2.3	2.7	.8	.6	1.5	.1
1,200–1,499	3.2	2.4	3.2	4.8	.8	.4	2.1	.2
1,500–1,799	.8	.6	1.0	.6	.4	.3	.8	.2
1,800–2,099	.3	.3	.4	.4	.2	.1	.6	(4)
2,100–2,399	.1	(4)	.2	.2	.1	(4)	.2	----------
2,400–2,999	.4	.2	.5	.4	(4)	----------	.2	(4)
3,000 or more	.5	.3	.5	.8	.1	.1	----------	.1
	Beneficiary groups with pension income							
Number of groups	2,391	719	1,004	668	310	241	69	50
Total	100.0	100.0	100.0	100.0	100.0	100.0	*100.0	*100.0
Less than $75	2.5	2.9	2.3	2.2	2.9	3.7	----------	*4.0
75–149	3.5	3.3	3.9	3.0	7.4	7.5	*7.2	*6.0
150–299	11.0	11.7	10.4	11.2	13.9	14.5	*11.6	*10.0
300–599	25.8	27.0	25.8	24.6	27.4	29.9	*18.8	*24.0
600–899	23.4	22.4	24.6	22.6	29.7	31.1	*24.6	*28.0
900–1,199	9.7	9.6	9.5	10.0	6.1	5.0	*10.1	*4.0
1,200–1,499	14.6	14.3	12.8	17.5	6.1	3.7	*14.5	*8.0
1,500–1,799	3.6	3.9	4.2	2.2	3.2	2.5	*5.8	*8.0
1,800–2,099	1.5	1.5	1.5	1.5	1.6	.8	*4.3	*2.0
2,100–2,399	.7	.3	.9	.7	.6	.4	*1.4	----------
2,400–2,999	1.7	1.4	2.2	1.3	.3	----------	*1.4	*2.0
3,000 or more	2.2	1.7	2.0	3.0	.6	.8	----------	*4.0
Median	*$693*	*$600*	*$636*	*$712*	*$582*	*$540*	*$717*	*$600*

* Percentage distribution computed on small base and therefore subject to sampling variation.

[1] Includes only beneficiaries with no benefit suspensions during the survey year.

[2] Represents money income received as retirement pay from public or private employee benefit plans, railroad retirement benefits, and union pensions financed entirely by members.

[3] Husband not entitled on wife's wage record but may be on his own.

[4] Less than one-tenth of 1 percent.

Most beneficiaries who earned more than $600 in covered employment in 1951 without benefit suspensions were aged 75 and over and permitted by law to retain their benefits no matter how much they earned. Mr. G, for example, continued to work as a traveling auditor after his entitlement in 1950, when the Social Security Act was changed to permit persons aged 75 and over to earn more than $50 a month in covered employment and also receive insurance benefits. Mr. G was 77 years old when interviewed in December 1951. He was on the road most of the time, working regularly, and earned an average of $100 a week throughout the year. The next largest part of his income came from stock dividends and bond and bank interest. All told, Mr. G had about $4,000 in income from assets. He owned his home, which he shared with two adult relatives, and had $12,000 worth of life insurance. His benefits were the maximum payable at the time to an old-age beneficiary—$68.50 a month. If Mr. G stopped working, he would still have a retirement income of $4,850 a year.

Some of the other beneficiaries, who received benefits all 12 months of the survey year but also earned more than $600 in employment that was covered in 1951, had this employment in the last few months of 1950 when it was not covered. Still others obtained part or all of their earnings in self-employment, which

Table 6.—*Percentage distribution of old-age and aged widow beneficiaries*[1] *by earnings*[2] *during survey year*

Earnings	Men old-age beneficiaries: Total	Men: Non-married	Men: Married, wife entitled	Men: Married, wife not entitled	Women old-age beneficiaries: Total	Women: Non-married	Women: Married[3]	Aged widows
	All beneficiaries							
Number of beneficiaries	10,864	4,358	4,059	2,447	2,531	2,058	473	2,528
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No earnings[4]	75.5	78.8	76.1	68.5	79.8	78.9	83.9	87.0
Earnings	24.5	21.2	20.9	31.5	20.2	21.1	16.1	13.0
Less than $75	3.7	3.8	3.4	3.9	4.1	4.3	3.2	1.6
75–149	2.9	3.0	2.4	3.7	2.7	2.9	1.9	1.6
150–299	3.9	3.6	3.4	5.6	4.0	4.0	3.8	3.1
300–599	5.4	4.8	5.5	6.5	5.3	5.5	4.0	4.3
600–899	2.0	1.5	2.0	2.7	1.7	1.7	1.7	.9
900–1,199	1.1	.8	1.3	1.3	.7	.8	.2	.4
1,200–1,499	.9	.9	.7	1.6	.4	.3	.4	.2
1,500–1,799	.8	.5	.9	1.1	.5	.5	.2	.3
1,800–2,099	.9	.6	1.2	1.1	.4	.4	----------	.2
2,100–2,399	.6	.4	.7	.7	.3	.3	.2	.1
2,400–2,999	1.0	.7	1.0	1.7	.1	.1	.2	.1
3,000 or more	1.3	.8	1.6	1.6	.2	.2	.2	.2
	Beneficiaries with earnings							
Number of beneficiaries[5]	2,666	924	972	770	511	435	76	328
Total	100.0	100.0	100.0	100.0	100.0	100.0	*100.0	100.0
Less than $75	15.0	17.7	14.3	12.5	20.4	20.5	*19.7	12.2
75–149	11.8	14.0	9.9	11.7	13.5	13.8	*11.8	12.5
150–299	16.1	16.9	14.1	17.7	19.8	19.1	*23.7	24.1
300–599	22.2	22.5	23.1	20.5	26.0	26.2	*25.0	32.9
600–899	8.0	6.9	8.3	8.7	8.2	7.8	*10.5	7.3
900–1,199	4.5	3.7	5.5	4.2	3.3	3.7	*1.3	3.4
1,200–1,499	3.9	4.1	2.8	4.9	1.8	1.6	*2.6	1.5
1,500–1,799	3.2	2.4	3.7	3.5	2.3	2.5	*1.3	2.4
1,800–2,099	3.8	2.9	4.9	3.5	1.8	2.1	----------	1.2
2,100–2,399	2.3	1.9	2.8	2.2	1.4	1.4	*1.3	.6
2,400–2,999	4.2	3.3	4.0	5.4	.6	.5	*1.3	.6
3,000 or more	5.1	3.6	6.6	5.2	1.0	.9	*1.3	1.2
Median	$396	$300	$420	$400	$275	$260	$250	$300
	Beneficiaries with earnings in covered employment							
Number of beneficiaries[5]	1,544	583	557	404	334	279	55	229
Percent of all beneficiaries	14.2	13.4	13.7	16.5	13.2	13.6	11.6	9.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	*100.0	100.0
Less than $75	13.2	13.1	12.4	13.1	16.5	16.5	*16.4	9.6
75–149	10.6	13.2	7.9	10.4	13.2	12.9	*14.5	13.1
150–299	16.6	17.3	13.5	19.8	21.0	19.4	*29.1	22.7
300–599	25.9	25.9	26.7	24.8	33.8	33.3	*36.4	40.2
600–899	8.2	8.2	7.7	8.9	6.3	7.2	*1.8	7.9
900–1,199	4.1	3.6	4.5	4.5	3.6	3.9	*1.8	2.6
1,200–1,499	3.7	3.6	3.2	4.5	1.5	1.8	----------	.4
1,500–1,799	3.3	2.9	3.8	3.2	1.5	1.8	----------	2.2
1,800–2,099	3.4	2.2	5.4	2.5	1.2	1.4	----------	----------
2,100–2,399	2.1	1.5	3.2	1.2	.6	.7	----------	.4
2,400–2,999	3.6	3.1	3.8	4.0	.3	.4	----------	.9
3,000 or more	5.3	4.3	7.9	3.2	.6	.7	----------	----------
Median	$412	$346	$480	$380	$296	$300	$240	$318
	Beneficiaries with earnings in noncovered employment							
Number of beneficiaries[5]	1,232	373	454	405	210	187	23	108
Percent of all beneficiaries	11.3	8.6	11.2	16.6	8.3	9.1	4.9	4.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	*100.0	100.0
Less than $75	19.9	26.5	18.5	15.3	31.9	32.1	*30.4	24.1
75–149	14.0	14.5	13.9	13.6	15.7	17.1	*4.3	13.0
150–299	16.9	17.2	17.4	16.0	17.1	18.2	*8.7	24.1
300–599	15.9	16.4	16.3	15.1	12.9	13.9	*4.3	13.9
600–899	7.1	5.1	7.9	8.1	7.6	5.3	*26.1	5.6
900–1,199	4.5	3.5	6.2	3.5	2.9	3.2	----------	4.6
1,200–1,499	3.4	3.8	2.0	4.7	1.9	1.1	*8.7	3.7
1,500–1,799	2.9	1.6	3.3	3.7	3.8	3.7	*4.3	2.8
1,800–2,099	4.1	4.0	4.0	4.2	1.4	1.6	----------	3.7
2,100–2,399	2.4	2.1	2.2	3.0	2.4	2.1	*4.3	.9
2,400–2,999	4.6	3.2	3.9	6.7	1.0	.5	*4.3	----------
3,000 or more	4.3	2.1	4.4	6.2	1.4	1.1	*4.3	3.7
Median	$294	$200	$300	$325	$171	$150	$600	$168

* Percentage distribution computed on small base and therefore subject to large sampling variation.

[1] Includes only beneficiaries with no benefit suspensions during the survey year.

[2] Represents covered and noncovered wages and salaries of $1 or more and income from roomers and boarders and other self-employment. Earnings in covered employment represent all earnings in employment that was covered at any time during the survey year, including earnings of less than $400 in self-employment that was covered only when net earnings were $400 or more.

[3] Husband not entitled on wife's wage record but may be on his own.

[4] Includes 13 men and 1 widow who reported minus or break-even earnings.

[5] The number of beneficiaries with earnings may be less than the sum of the number with earnings in covered and noncovered employment, since some beneficiaries reported both types of earnings.

they were not required to report until they filed their regular income tax returns in March 1952. Any benefit suspension resulting from self-employment income in excess of the exempt amount would not occur until some time after that date.

With her employment earnings, Mrs. H's total money income in 1951 was $1,788. Earnings consisted of $18 a week, which she estimated she had received during a 6 months' period from giving private lessons in drawing and painting, and $30 a month gross rent she had received throughout the entire year for a room in her home. Without her earnings of $828 Mrs. H would have had a retirement income of $960—$20 a month old-age benefits and a pension of $60 a month from the Veterans Administration as compensation for the death of her son in World War II. While Mrs. H's principal employment during her working life had been as a portrait painter, she had done enough office work in 1945 and earlier to qualify in 1950 for minimum old-age benefits. She was 65 years old, and only 6 quarters of coverage were required. Her home was in a large eastern city, where she lived alone (except for the roomer) in a house for which she said she had a standing offer of $17,000. The house was mortgaged for $7,500, and she had no other assets or life insurance. Mrs. H would have been better off without her benefits than many beneficiaries. If the net income she reported from self-employment for the calendar year 1951 exceeded $600, her benefits in 1952 would have to be suspended for the appropriate number of months.

Supplementary income.—The kind and amount of help beneficiaries received from their children and other relatives could be measured only in the broadest economic terms. No one can evaluate the interrelationships of services rendered by the different members of joint households. Contributions from relatives outside the household, however, were counted as money income to the extent that they took the form of cash gifts or the payment of bills whose amounts were known. Free housing, meals, clothing, and other gifts in kind were considered as noncash income.

Table 7.—*Percentage distribution of beneficiary groups[1] by money income from public assistance[2] during survey year*

Public assistance income	Men old-age beneficiaries				Women old-age beneficiaries			
	Total	Nonmarried	Married, wife entitled	Married, wife not entitled	Total	Nonmarried	Married[3]	Aged widows
	All beneficiary groups							
Number of groups	10,864	4,358	4,059	2,447	2,531	2,058	473	2,528
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No public assistance	82.4	76.6	86.2	86.6	80.3	79.0	86.0	87.2
Public assistance	17.6	23.4	13.8	13.4	19.7	21.0	14.0	12.8
Less than $75	.6	1.1	.3	.3	.6	.7	.2	.6
75–149	1.4	2.4	.6	.9	1.2	1.3	.6	1.0
150–299	3.2	5.0	2.1	1.6	3.5	3.8	2.1	2.7
300–599	6.9	10.4	4.1	5.5	8.1	9.3	3.0	5.5
600–899	3.8	3.8	3.5	4.3	4.5	4.7	4.0	2.2
900–1,199	1.1	.7	1.8	.8	1.5	1.3	2.3	.6
1,200–1,499	.3	.1	.7	----------	.1	----------	.4	.1
1,500–1,799	.2	(4)	.5	----------	.1	----------	.6	----------
1,800–2,099	.1	----------	.1	----------	.1	----------	.6	----------
	Beneficiary groups with public assistance income							
Number of groups	1,908	1,020	559	329	499	433	66	323
Total	100.0	100.0	100.0	100.0	100.0	100.0	* 100.0	100.0
Less than $75	3.5	4.6	2.1	2.4	3.0	3.2	* 1.5	4.3
75–149	7.7	10.1	4.1	6.4	6.0	6.2	* 4.5	8.0
150–299	18.1	21.5	15.6	12.2	17.8	18.2	* 15.2	21.4
300–599	39.5	44.2	30.1	41.0	41.1	44.1	* 21.2	43.3
600–899	21.8	16.2	25.8	32.2	23.0	22.2	* 28.8	17.3
900–1,199	6.3	2.9	12.7	5.8	7.4	6.0	* 16.7	5.0
1,200–1,499	1.7	.4	5.0	----------	.4	----------	* 3.0	.6
1,500–1,799	1.1	.1	3.6	----------	.6	----------	* 4.5	----------
1,800–2,099	.3	----------	1.1	----------	.6	----------	* 4.5	----------
Median	*$457*	*$374*	*$576*	*$506*	*$469*	*$438*	*$626*	*$408*

* Percentage distribution computed on small base and therefore subject to large sampling variation.

[1] Includes only beneficiaries with no benefit suspensions during the survey year.

[2] Represents money income from old-age assistance, aid to the blind, aid to the permanently and totally disabled, aid to dependent children, general assistance, other State and local programs based on need such as those for veterans, and special flood or disaster relief grants by Federal, State, and local public agencies.

[3] Husband not entitled on wife's wage record but may be on his own.

[4] Less than one-tenth of 1 percent.

A number of beneficiaries received gifts of cash or receipted bills from relatives with whom they did not share a home. These contributions consisted of single payments such as might be required for taxes on an owned home, an urgent medical bill, or some other nonrecurring emergency; or they were regular payments to help out in a continuing situation that the beneficiary could not handle alone.

Mr. I lived with his daughter, son-in-law, and 6-year-old grandson in a rural area outside a large eastern city. He received room and board free in order that he might pay off his medical bills. His other needs were met out of any income he had left. At the end of 1951 Mr. I was 81 years old. Starting the year with a debt of $445 for hospital and physician services, he owed only $95 at the end of the year. He had accomplished this debt reduction on a money income of $311 from old-age benefits and $100 from earnings, plus $100 that a son had paid directly to the hospital. His health was reasonably good, and he had worked occasionally during the year trimming hedges, cutting grass, and so forth. Since 1947, when he lost his job as a factory laborer, Mr. I had not tried to get regular employment because, he said, no one would hire him on account of his age. He had no assets of any kind and only $200 worth of life insurance.

Mr. and Mrs. J shared their $13-a-month, four-room apartment in a large West Coast city with an invalid son and three young grandchildren. Support for these six persons was provided by the couple's old-age and wife's benefits of $86 a month, regular contributions by another son of $5 a week, interest of $8 for the year on a bank account, and the earnings

of the 17-year-old grandson. Mr. J was aged 79, and Mrs. J was 6 years younger at the end of 1951. He had been a longshoreman who, at the age of 67 in 1940, became one of the first beneficiaries of the old-age and survivors insurance program. He was employed again at his trade during the war and worked until September 1948. In 1951 he had tried to get lighter work of some kind but with no luck; the invalid son earned nothing; the 17-year-old boy was out of a job at the end of the year and looking for another. Two granddaughters aged 13 and 15 attended school. Current income did not take care of the needs of this six-person family, and Mr. and Mrs. J had to draw on their assets. At the beginning of 1951, they had $800 in the bank; at the end, $90—all the cash assets they had left in the world. Apart from $200 used to purchase a cemetery lot in which to bury their son's wife who had died during the year, the funds were used for clothing the son's family and for ordinary living expenses and medical care.

Public assistance came to the rescue of other beneficiaries with low retirement incomes who had no assets to use and who were too incapacitated to work or could not get jobs, or whose relatives could not take care of them. Approximately 1 in 4 or 5 nonmarried old-age beneficiaries and 1 in 7 or 8 of the couples and aged widows had some public assistance income during the year (table 7). Most of this aid was old-age assistance, but in a few cases payments were received in one of the other categories—aid to the blind, aid to dependent children, aid to the permanently and totally disabled, or general assistance. Among the couples, one or both spouses may have been recipients. Not all the beneficiary recipients were on the public assistance rolls all 12 months of the year, since persons were dropped from and added to the rolls for a variety of reasons.[6] Accordingly, the percentage of beneficiary groups who had income from public assistance during the year does not measure the percentage of individual beneficiaries who received assistance in a given category in a given month,[7] and the amount of assistance received during the year does not necessarily represent 12 months' payments.

From 2 in 10 to nearly 3 in 10 of the nonmarried old-age and aged-widow beneficiaries with public assistance incomes in 1951 had $600 or more from this source. The proportion of couples with entitled wife who received $900 or more was almost four times as large as the proportion of couples with nonentitled wife; in the first groups the wife as well as the man was eligible for public assistance on the basis of age, while in the second, only the man had reached age 65, and only a few of the younger wives received general assistance. The largest public assistance incomes represent payments in a few States where the levels of assistance are comparatively high, or they are payments for medical and institutional care.

Old-age and wife's benefits and old-age assistance payments constituted Mr. and Mrs. K's entire income in 1951. The amount varied somewhat from month to month, but in December it was $60.20. The couple received their first insurance benefits—$39.20 a month—in November 1950, retroactive to September, on the basis of Mr. K's employment that had terminated in 1946. Although he was 66 years old when he lost his job as a building laborer, he did not have enough quarters of coverage in the old-age and survivors insurance program to qualify for benefits until the required number was reduced in 1950. Before their entitlement Mr. and Mrs. K had been getting old-age assistance of $48.50 a month. After they began to receive their insurance benefits, their assistance payments were reduced to $21. The couple lived in a small southern town in a three-room house, renting for $10 a month, and shared their home with a son who paid $40 a month for room and board. The son had also bought his parents about $40 worth of clothing during 1951 and paid his father's doctor bill of $30. The couple had a vegetable garden, and they used some of the produce fresh, and some they canned. They had no assets of any kind and no life insurance.

Mr. L's only money income in 1951, other than his old-age benefits of $57.20 a month, was his public assistance payments of $18.50, which gave him a total of $908 for the year. Mr. L was 76 years old and in good health. A stiff leg resulting from an accident in 1949 made employment at his trade as a paperhanger impossible thereafter. He had no assets and no insurance. He lived in a large eastern city where he had a furnished room, for which he paid $5 a week; since he had no cooking facilities, he ate most of his meals in a cheap restaurant nearby. In order to stretch his income, Mr. L occasionally bought bread and meat and made sandwiches, thereby saving money to pay for his restaurant meals. His only "square" meals, he said, were those furnished by a married daughter at whose home he customarily spent a couple of days a month.

Summary

The foregoing analysis of the amounts and sources of the incomes of old-age and survivors insurance beneficiaries, as revealed in the 1951 national survey, and the stories about some of them that translate the figures into real men and women show the variety of their situations and suggest the difficulties life would have for many of them if it were not for their benefits. The pattern of living that individual beneficiaries would follow without their benefits is not known, but obviously most of them have little in the way of additional financial resources and their capacity and opportunities for employment are limited. Paying for the necessities of day-to-day living requires most of their income; there is slight margin

(Continued on page 35)

[6] Local public welfare agencies reviewed the cases of assistance recipients in 1950 and 1951 to determine whether or not they should continue to receive help in view of the changes in insurance benefits provided by the 1950 amendments. See the *Bulletin*, September 1951, pp. 3–6, and March 1952, pp. 22–24.

[7] An analysis of the situation of each beneficiary with no benefit suspension in the last month of the survey year (including the husbands of women old-age beneficiaries who were entitled to old-age benefits on their own wage records) indicates that about 14 percent of the old-age beneficiaries, entitled spouses, and aged widows also received old-age assistance in that month.

Notes and Brief Reports

Federal Grants to State and Local Governments, 1951–52

Government functions at all levels have been expanding in recent years, and regular Federal grants to States and to local governments have followed an almost continuous upward trend. Total grants, including those of an emergency and temporary nature, amounted to more than $2.3 billion in the fiscal year 1951–52 (table 1).

Federal aids to State and local governments vary considerably in purpose and financial characteristics. The definition of grants used here is confined to grants for cooperative Federal-State or Federal-local programs that are administered at the State and/or local level and to those programs in which most of the funds are channeled through agencies of State and local governments. Emergency grants and the value of grants-in-kind have been included when they meet these criteria. Federal aid going directly to individuals and private institutions and funds paid to reimburse State and local governments for expenses incurred by them in administering—as agents of the Federal Government—programs that are primarily national in character have been excluded as, of course, have shared revenues.

Grants for public assistance payments and administration totaled $1,178 million in 1951–52, compared with $1,186 million in the previous year. Grants for old-age assistance totaled $800 million; for aid to dependent children, $303 million; for aid to the permanently and totally disabled, $45 million; and for aid to the blind, $29 million. Payments under the program of aid to the permanently and totally disabled, authorized by the Social Security Act Amendments of 1950, more than doubled during its first full fiscal year of operation, and the number of recipients in this category continued to mount. Grants for old-age assistance and aid to dependent children declined slightly. For the four public assistance programs, grants comprised 51 percent of all Federal grants in 1951–52.

Grants for the administration of the State unemployment insurance and employment service programs amounted to $183 million in 1951–52; they were $174 million and $208 million, respectively, in the two preceding fiscal years. The 1949–50 total is deceptively high, however, as a result of a change in the timing of grant checks issued to the States. Actually, dollar expenditures from grant funds for these functions have followed a continual upward trend over the years, except during the war, when the employment service was nationalized.

Federal grants for health services totaled $183 million in the fiscal year 1951–52—$14 million more than in the previous year. The rise resulted from increases in grants for hospital construction and planning and for services for crippled children; the amounts expended for all other health grants showed small declines during the year. Grants for welfare, other than public assistance, amounted to $115 million, compared with $103 million granted the previous year. The two categories together—health and welfare services other than public assistance—represented 13 percent of the total grants made in 1951–52.

Grants for education amounted to $112 million in 1951–52—more than double the 1950–51 total of $49 million. The sizable increase is accounted for by the development of grants for school survey and construction in areas congested as a

Table 1.—*Federal grants to State and local governments, by purpose, fiscal years 1934–35 through 1951–52*

[In thousands]

Fiscal year	Total	Assistance payments and administration [1]	Emergency relief [2]	Employment security administration [3]	Health services [4]	Other welfare services [5]	Education [6]	All other [7]
1934–35	$2,196,577		$1,857,490	$1,257		$1,516	$12,722	$323,592
1935–36	995,138	$28,424	476,513	3,068	$4,389	2,117	13,322	467,305
1936–37	808,668	143,934	1,722	11,484	12,758	3,089	15,651	620,030
1937–38	800,466	216,074	484	45,939	15,329	3,655	24,625	494,359
1938–39	1,029,557	246,898		62,858	14,754	3,893	25,411	675,743
1939–40	965,239	271,135		61,539	21,873	4,558	25,137	581,001
1940–41	858,591	330,408		65,632	25,870	5,078	25,620	405,984
1941–42	827,478	374,568		74,034	29,057	5,541	25,811	318,467
1942–43	850,995	395,623		36,480	30,396	5,824	26,158	356,514
1943–44	896,926	404,942		35,229	60,223	8,616	25,644	362,272
1944–45	864,905	410,364		33,730	78,555	9,670	25,131	307,454
1945–46	840,098	439,132		54,547	71,169	13,361	25,341	236,549
1946–47	1,187,478	613,831		99,252	63,134	98,757	31,145	281,359
1947–48	1,452,644	718,359		133,610	55,309	91,958	35,813	417,594
1948–49	1,814,751	927,897		140,314	66,646	98,843	36,951	544,100
1949–50	2,195,473	1,123,418		207,617	119,158	113,163	38,501	593,617
1950–51	2,242,921	1,185,764		173,838	168,938	102,553	49,123	562,706
1951–52	2,322,238	1,177,688		182,894	182,865	114,802	112,003	551,986

[1] Old-age assistance, aid to dependent children, aid to the blind, and, beginning 1950–51, aid to the permanently and totally disabled under the Social Security Act, as amended.

[2] Federal Emergency Relief Administration grants.

[3] Unemployment insurance administration under the Social Security Act beginning 1935–36; employment service administration, 1934–35 through December 1941 and from Nov. 16, 1946, to date.

[4] From 1935–36 to date, maternal and child health services and services for crippled children under the Social Security Act and general public health services; from inception of the program through 1948–49, emergency maternity and infant care; from inception of the program to date: venereal disease, tuberculosis, cancer, and heart disease control, mental health activities, hospital survey and construction, and water pollution control.

[5] Child welfare services under the Social Security Act from 1935–36 to date; vocational rehabilitation and State and Territorial homes for disabled soldiers and sailors from 1934–35 to date; from 1946–47 to date, school lunch program; for 1942–43, community war service day care.

[6] Colleges for agriculture and mechanic arts, vocational education, education of the blind, and State marine schools from 1934–35 to date; emergency Office of Education grants from 1935–36 to 1940–41; maintenance and operation of schools in certain areas from 1946–47 to date; and, from 1950–51 to date, school survey and construction in certain areas.

[7] Agricultural experiment stations and extension work from 1934–35 to date; cooperative projects in marketing from 1947–48 to date; forestry cooperation from 1934–35 to date and wildlife restoration from 1938–39 to date; supply and distribution of farm labor from 1942–43 to 1948–49; removal of surplus agricultural commodities under sec. 32 of the Act of August 24, 1935, from 1935–36 to date; commodities furnished by the Commodity Credit Corporation from 1949–50 to date; Federal annual contributions to public housing authorities from 1939–40 to date; regular and emergency highway construction from 1934–35 to date; Federal airport program from 1947–48 to date; Public Works Administration grants and liquidation thereof from 1934–35 through 1949–50; wartime public works from 1941–42 through 1948–49; community facilities and disaster and emergency relief from 1941–42 through 1950–51; and civil defense, 1951–52.

Source: *Annual Reports of the Secretary of the Treasury*, the *Combined Statements of Receipts, Expenditures, and Balances of the United States Government*, and other Treasury reports. Grants for part of the school lunch program for 1946–47 and for the removal of surplus agricultural commodities for 1935–36 through 1946–47, as reported by the Department of Agriculture.

Table 2.—*Per capita Federal grants to States and localities, by State and purpose, fiscal year 1951–52*

States ranked by 1949–51 per capita income	Average per capita income, 1949–51	Per capita grants: Total	Assistance payments and administration [1]	Employment security administration [2]	Health services [3]	Other welfare services [4]	Education [5]	All other [6]
Total		$14.86	$7.54	$1.17	$1.17	$0.73	$0.72	$3.53
Continental United States	$1,449	14.94	7.63	1.18	1.16	.72	.71	3.54
High-income group		13.01	6.92	1.47	.72	.53	.61	2.77
District of Columbia	1,926	7.84	3.48	.79	1.14	.46	.12	1.85
Delaware	1,884	16.80	3.29	1.33	2.00	.92	3.01	6.24
New York	1,871	10.85	5.94	1.87	.42	.42	.17	2.03
Nevada	1,855	40.42	5.98	3.31	2.32	.65	6.38	21.78
Connecticut	1,792	10.85	4.97	1.37	.81	.66	.41	2.63
Illinois	1,771	11.65	6.05	1.06	.65	.53	.52	2.84
California	1,764	17.03	11.10	1.69	.46	.56	.76	2.45
New Jersey	1,721	6.83	2.18	1.46	.91	.43	.20	1.65
Washington	1,617	23.21	12.35	1.52	.88	.75	2.99	4.71
Ohio	1,601	12.25	5.96	1.06	.96	.51	.57	3.19
Massachusetts	1,596	14.92	9.12	1.78	.76	.49	.22	2.55
Michigan	1,582	12.99	6.92	1.02	.79	.61	.97	2.68
Wyoming	1,573	29.43	6.47	1.87	1.27	1.01	1.10	17.72
Montana	1,564	25.36	9.48	1.60	.88	.83	1.04	11.53
Maryland	1,559	8.89	3.12	1.26	1.31	.54	.79	1.86
Rhode Island	1,554	17.72	6.66	2.22	1.60	.61	.85	5.78
Middle-income group		15.65	7.68	1.01	1.21	.67	.72	4.35
Pennsylvania	1,525	10.46	5.06	1.34	.97	.55	.25	2.28
Oregon	1,519	16.51	6.81	1.46	.98	.70	.85	5.71
Indiana	1,473	9.41	4.72	.78	1.03	.65	.37	1.86
Wisconsin	1,464	12.59	6.05	.83	1.40	.66	.23	3.42
Colorado	1,441	25.11	14.94	1.02	.94	.66	1.21	6.33
Nebraska	1,427	15.88	6.89	.65	1.17	.64	.89	5.65
Iowa	1,412	15.07	7.29	.56	1.22	.73	.39	4.88
Missouri	1,402	22.79	15.41	.82	1.53	.64	.65	3.74
Minnesota	1,354	15.31	7.60	.99	1.30	.72	.25	4.46
Kansas	1,342	16.89	8.26	.74	.87	.66	1.31	5.04
South Dakota	1,328	24.38	8.42	.76	1.38	.86	.92	12.03
New Hampshire	1,319	15.29	5.80	1.81	1.60	.74	.59	4.75
Utah	1,296	24.54	8.04	1.75	1.18	.98	5.20	7.39
Texas	1,296	17.83	8.37	.85	1.45	.71	.98	5.48
North Dakota	1,289	23.62	6.76	.94	1.07	.87	.68	13.31
Idaho	1,281	21.19	7.93	1.53	1.72	.87	1.34	7.80
Arizona	1,275	27.61	9.81	1.80	1.42	.85	4.17	9.56
Low-income group		17.56	8.84	.87	1.87	1.14	.88	3.96
Vermont	1,208	16.26	7.66	1.23	1.44	1.05	.69	4.18
Florida	1,198	17.54	9.99	.96	1.17	.83	.24	4.36
Maine	1,197	16.95	8.29	1.23	1.64	.75	.57	4.47
New Mexico	1,169	29.61	9.88	1.34	2.69	.99	2.18	12.53
Virginia	1,162	9.83	2.47	.53	1.28	.81	1.74	3.00
Oklahoma	1,109	31.14	20.05	.92	2.54	1.04	1.77	4.81
West Virginia	1,076	13.78	7.50	.70	1.14	1.15	.27	3.03
Louisiana	1,062	29.26	19.42	1.00	1.86	1.20	.46	5.32
Georgia	978	19.00	9.66	.81	1.96	1.34	1.63	3.61
Tennessee	965	14.78	7.62	.88	1.42	1.17	.41	3.28
North Carolina	953	12.56	4.99	.83	1.80	1.17	.46	3.32
Kentucky	950	16.03	8.51	.74	1.88	1.02	.90	2.99
South Carolina	877	15.43	6.42	1.11	2.18	1.38	.69	3.66
Alabama	853	16.14	7.64	.88	2.39	1.34	.51	3.37
Arkansas	848	19.45	8.36	.98	2.75	1.26	1.25	4.86
Mississippi	705	16.70	6.34	.88	2.56	1.46	.90	4.56
Territories and possessions		10.53	2.55	.60	1.94	1.38	.95	3.11
Alaska		33.23	7.22	5.55	8.40	.55	8.09	3.41
Hawaii		19.94	5.52	1.20	1.80	.88	2.20	8.34
Puerto Rico		7.00	1.59	.17	1.54	1.52	.25	1.93
Virgin Islands		17.34	3.64	.69	7.18	3.08	.76	1.97

[1] Old-age assistance, aid to dependent children, aid to the blind, and aid to the permanently and totally disabled.

[2] Unemployment insurance and employment service administration.

[3] Maternal and child health services, services for crippled children, general public health services, venereal disease, tuberculosis, heart disease, and cancer control, mental health activities, hospital survey and construction, and water pollution control.

[4] Child welfare services, vocational rehabilitation, State and Territorial homes for disabled soldiers and sailors, and school lunch program.

[5] Colleges for agriculture and mechanic arts, vocational education, education of the blind, State marine schools, school survey and construction, and maintenance and operation of schools in certain areas.

[6] Agricultural experiment stations and extension work, cooperative projects in marketing, forestry cooperation, removal of surplus agricultural commodities, commodities donated by the Commodity Credit Corporation, wildlife restoration, annual contributions to public housing agencies, Federal airport program, regular and emergency highway construction, and civil defense grants.

Source: Grants data are from the *Annual Report of the Secretary of the Treasury on the State of the Finances for the Fiscal Year Ended June 30, 1952*, and are on a checks-issued basis. Per capita grants are based on estimates by the Bureau of the Census for the total population, excluding Armed Forces overseas, as of July 1, 1951; for the Territories and possessions, they are based on the 1950 Census. Income payments data used are from the *Survey of Current Business*, August 1952.

result of Federal activities (a program begun in 1950–51) and by the growth in grants for maintenance and operation of schools in such areas. Other education grants, however, either remained at the same level or decreased somewhat in 1951–52.

Grants for a miscellany of purposes are combined in the "all other" category. They totaled $552 million in 1951–52. Included in this category are $420 million for highway grants; $33 million for airport grants; $24 million of agricultural commodities distributed; $65 million for agricultural, forestry, and fish and wildlife grants; $9 million for public housing contributions; and $2 million for the newly created Federal civil defense grants.

For the purposes of analysis, the States have been ranked by average 1949–51 per capita income payments and divided into high-, middle-, and low-income groups. Total grants and grants for most of the major purposes tend to average somewhat higher amounts per capita for the low-income States than for the middle-income group and, similarly, higher for the middle-income group than for the high-income group. In other words, there is some tendency for total per capita Federal grants and for grants for most major purposes to vary inversely with per capita income. This inverse relationship has been a development of recent years and represents an attempt to assure at least a minimum level of development for the aided programs in all States. Within each group, however, per capita grants vary widely.

Total Federal grants to States, including the Territories and possessions, and to local governments amounted to $14.86 per capita in 1951–52. For the high-income States, total grants averaged $13.01 per capita, while those to the middle-income and low-income States averaged $15.65 and $17.56 per capita, respectively. Per capita grants for assistance payments and administration, health services, other welfare services, and education are also, on the average, highest for the low-income group of States; they are higher for the middle-income States than for the high-income States. In 1951–52, grants for "all other" purposes were

highest, on the average, for the middle-income States; they averaged $2.77, $4.35, and $3.96 per capita, for the high-, middle-, and low-income groups of States, respectively. On the other hand, as in previous years, there was a tendency for per capita grants for employment security administration to vary in a direct relationship with State per capita income.

Generally, grants for many purposes are higher per capita in the sparsely populated public-land States as a result of the operation of minimum allotment provisions and of certain of the allocation formulas. In Nevada, for example, grants amounted to $40.42 per capita; almost half the total amount going to the State was for highways. A similar, though less marked, situation exists in other Western States. Total grants per capita are also unusually high in the States that spend relatively large amounts from State and local funds for their public assistance programs; large Federal grants are therefore required under the matching provisions of the Social Security Act.

For all purposes, the average per capita grants to the Territories and possessions, as a group, are substantially lower than those for the continental United States. This difference results from the significantly low per capita grants to Puerto Rico, the most populous of the group; for Alaska, Hawaii, and the Virgin Islands the totals per capita are relatively high. For the public assistance program the maximums on individual payments in which the Federal Government will share and the Federal share of the payments are lower for Puerto Rico and the Virgin Islands than for the States.

Total grants to State and local governments as a percent of income payments received and of total State general revenues tend to be higher, on the average, in States with low per capita income. As with per capita amounts, these percentages are high in the sparsely populated public-land States and the States spending relatively heavily for public assistance. Grants for all purposes in 1951–52 averaged 0.9 percent of income payments for the continental United States; the comparable figures for the high-, middle-, and low-income States were 0.7 percent, 1.0 percent, and 1.6 percent, respectively (table 3). Total Federal grants represented 17 percent of total State general revenues for all States in 1951–52 and averaged 14 percent for the high-income States, 18 percent for the middle-income States, and 20 percent for the low-income States.

It should be noted that grants to

Table 3.—*Federal grants to States and localities in relation to income payments and State tax collections, by State, fiscal year 1951–52*

States ranked by 1949–51 average per capita income	Total grants to States: Amount (in thousands)	Total grants to States: As percent of income payments	Total grants to States: As percent of total State general revenues	Grants under programs administered by Social Security Administration: Amount (in thousands)	As percent of income payments	As percent of total State general revenues	As percent of total grants	Per capita
Total	$2,322,238	....	....	$1,208,719	....	....	52	$7.74
Continental United States	2,292,067	0.9	17	1,199,699	0.5	9	52	7.82
High-income group	898,117	.7	14	485,985	.4	8	54	7.04
District of Columbia	6,355	.4	5	3,156	.2	2	50	3.89
Delaware	5,544	.8	14	1,296	.2	3	23	3.93
New York	162,526	.5	13	89,816	.3	7	55	6.00
Nevada	6,911	2.0	25	1,165	.3	4	17	6.82
Connecticut	22,028	.5	13	10,507	.3	6	48	5.17
Illinois	102,541	.6	18	54,037	.3	9	53	6.14
California	188,695	.9	14	124,033	.6	9	66	11.19
New Jersey	33,969	.4	14	11,316	.1	5	33	2.28
Washington	56,324	1.3	17	30,457	.7	9	54	12.55
Ohio	98,439	.7	17	48,770	.3	8	50	6.07
Massachusetts	70,557	.9	17	43,666	.5	11	62	9.23
Michigan	84,736	.8	13	46,066	.4	7	54	7.06
Wyoming	8,683	1.7	18	2,078	.4	4	24	7.04
Montana	14,912	1.5	21	5,785	.6	8	39	9.84
Maryland	21,811	.5	11	8,284	.2	4	38	3.38
Rhode Island	14,085	1.0	20	5,531	.4	8	39	6.96
Middle-income group	716,537	1.0	18	360,391	.5	9	50	7.87
Pennsylvania	110,054	.6	16	54,459	.3	8	49	5.17
Oregon	25,653	1.0	14	10,870	.4	6	42	7.00
Indiana	37,983	.6	11	19,506	.3	6	51	4.83
Wisconsin	43,729	.8	13	21,697	.4	7	50	6.25
Colorado	34,721	1.6	21	21,083	1.0	13	61	15.24
Nebraska	21,333	1.0	21	9,514	.5	9	45	7.08
Iowa	39,409	1.0	17	19,678	.5	8	50	7.52
Missouri	92,114	1.5	32	62,948	1.0	22	68	15.57
Minnesota	45,688	1.0	14	23,267	.5	7	51	7.80
Kansas	32,929	1.2	17	16,496	.6	9	50	8.46
South Dakota	15,750	1.6	23	5,692	.6	8	36	8.81
New Hampshire	8,135	1.1	20	3,295	.4	8	41	6.19
Utah	17,374	1.7	22	5,997	.6	8	35	8.47
Texas	142,981	1.3	23	68,569	.6	11	48	8.55
North Dakota	14,243	1.7	17	4,289	.5	5	30	7.11
Idaho	12,483	1.6	20	4,897	.6	8	39	8.31
Arizona	22,257	1.9	22	8,135	.7	8	37	10.09
Low-income group	677,114	1.6	20	353,324	.8	10	52	9.16
Vermont	6,049	1.2	16	3,058	.6	8	51	8.22
Florida	52,068	1.4	17	30,213	.8	10	58	10.18
Maine	15,105	1.3	19	7,680	.7	9	51	8.62
New Mexico	20,906	2.3	18	7,286	.8	6	35	10.32
Virginia	33,699	.8	15	9,334	.2	4	28	2.72
Oklahoma	70,621	2.6	25	46,164	1.7	16	65	20.35
West Virginia	27,386	1.2	17	15,580	.7	10	57	7.84
Louisiana	80,669	2.6	19	54,340	1.7	13	67	19.71
Georgia	66,402	1.7	21	34,830	.9	11	52	9.97
Tennessee	48,926	1.4	20	26,350	.8	11	54	7.96
North Carolina	52,088	1.2	14	22,050	.5	6	42	5.32
Kentucky	47,116	1.5	25	26,055	.8	14	55	8.86
South Carolina	33,120	1.6	17	14,449	.7	7	44	6.73
Alabama	49,224	1.7	24	24,486	.9	12	50	8.03
Arkansas	37,153	2.1	26	16,634	.9	11	45	8.71
Mississippi	36,583	2.2	22	14,815	.9	9	40	6.76
Territories and possessions	30,171	....	....	9,020	....	....	30	3.15
Alaska	4,275	....	....	1,221	....	....	29	9.49
Hawaii	9,966	....	....	3,096	....	....	31	6.19
Puerto Rico	15,468	....	....	4,441	....	....	29	2.01
Virgin Islands	462	....	....	262	....	....	57	9.83

Source: Grants data are from the *Annual Report of the Secretary of the Treasury on the State of the Finances for the Fiscal Year Ended June 30, 1952*, and are on a checks-issued basis. Income payments data are for the calendar year 1951 and are from the *Survey of Current Business*, August 1952. State general revenue data are for the fiscal year 1952 and are from the *Summary of State Government Finances in 1952* (Bureau of the Census). Per capita grants are based on estimates by the Bureau of the Census for the total population, excluding the Armed Forces overseas, as of July 1, 1951; for the Territories and possessions, they are based on population data from the 1950 Census.

State and local governments have been presented here as percentages of total State general revenues. It would be more meaningful to relate grants to State and local governments to combined State and local general revenues; unfortunately, no complete and consistent series on total local government revenues, by State, is available for recent years.

Grants administered by the Social Security Administration amounted to $1,209 million in 1951–52 and represented 52 percent of all Federal grants. They equaled, on the average, 0.5 percent of income payments and 9.0 percent of total State general revenues. Here, again, the percentages tended to be larger in the States where per capita income was low. There was little variation among the income groups of States in the percentage that Social Security Administration grants were of total grants, although State-by-State variation was considerable. For the Territories and possessions they constituted only 30 percent of total grants and equaled only $3.15 per capita; the corresponding figures for the continental United States were 52 percent and $7.82 per capita.

Economic Status of Aged Persons and Dependent Survivors, December 1952

A continuing growth in the importance of social insurance and related benefits as a source of income for aged persons, widows, and orphans and a continuing decline in public assistance were the major trends in the economic status of these groups during 1952. Relatively more persons were receiving social insurance benefits in December 1952 than at the end of 1951, and fewer were in receipt of public assistance. Slight changes, on the other hand, took place in the proportions with income from employment.

Table 1 presents estimates for December 1952 of the number of persons aged 65 and over with income from employment, social insurance and related benefits, and public assistance. Similarly, table 2 gives estimates of the number of widows under age 65 and paternal orphans under age 18 with income from these sources. As compared with December 1951, there were increases of 16 percent in the number of aged beneficiaries of old-age and survivors insurance, 12 percent in the number of widow beneficiaries under age 65, and 11 percent in the number of survivor child beneficiaries. Over the same 12-month period the number of old-age assistance recipients declined 3 percent, and the number of survivor children receiving aid to dependent children dropped an estimated 6 percent.

Table 1.—*Estimated number of persons aged 65 and over receiving income from specified sources, December 1952* [1]

[In millions]

Source of income	Total	Men	Women
Total population aged 65 and over [2]	13.3	6.2	7.1
Employment	4.1	2.4	1.6
Earners	3.1	2.4	.7
Wives of earners	1.0	------	1.0
Social insurance and related programs:			
Old-age and survivors insurance	3.8	2.0	1.7
Railroad retirement	.4	.2	.2
Federal employee retirement programs	.2	.1	(3)
Veterans' compensation and pension program	.3	.2	.1
Other [4]	.3	.1	.2
Old-age assistance	2.6	1.2	1.4

[1] Continental United States.

[2] Includes persons with no income and with income solely from sources other than those specified. Some persons received income from more than one of the sources specified.

[3] Fewer than 50,000.

[4] Beneficiaries of State and local government employee retirement programs and wives of male beneficiaries of programs other than old-age and survivors insurance and railroad retirement.

Source: Number of persons of specified age, sex, marital, and earner status estimated from published and unpublished data of the Bureau of the Census. Number of persons in receipt of payments under social insurance and related programs and from public assistance reported by administrative agencies (partly estimated).

The groups listed in table 1 add up to 11.7 million; this total leaves about 1.6 million aged persons whose income status is unaccounted for. The actual number is probably about a million larger because that many persons are estimated to have received income from two or more of the sources identified. Perhaps half or more of the 2.5–3.0 million individuals in the residual group had no money income at all and were either living with and being supported by friends or relatives or were being cared for in institutions. The others were living on funds withdrawn from savings or realized from the sale of assets, or they had income solely from sources not listed in table 1, such as dividends and interest, privately purchased annuities, industrial pensions, or contributions from relatives or friends. Available information on the characteristics of the residual group suggests that it consisted for the most part of women, of whom the greater number were widows, and that it was heavily concentrated in the advanced ages.

Table 2.—*Estimated number of widows under age 65, and of children under age 18 with father dead, receiving income from specified sources, December 1952* [1]

[In millions]

Source of income	Widows under age 65 [2]		Paternal orphans under age 18 [3]
	Total	With 1 or more children under age 18	
Total in population [4]	3.6	0.7	2.1
Employment	2.1	.4	(5)
Social insurance and related programs:			
Old-age and survivors insurance	.2	.2	.9
Veterans' compensation program	.4	.1	.3
Other [6]	(7)	(7)	.1
Aid to dependent children	.1	.1	.3

[1] Continental United States.

[2] Excludes widows who have remarried.

[3] Includes children not living with widowed mother.

[4] Includes persons with no income and with income solely from sources other than those listed. Some persons received income from more than one source.

[5] Data from a special survey made by the Bureau of the Census for the Social Security Administration in October 1949 on the number, age, and living arrangements of orphans indicate that about 6 in 10 paternal orphans are likely at any one time to be in households with an employed head related to them, and that about 1 in 20, including some in the 6-in-10 group, are themselves employed.

[6] Railroad retirement and Federal employee retirement programs.

[7] Fewer than 50,000.

Source: Number of widows in the population and number with employment and with children under age 18 living with them estimated from Bureau of the Census data. Number of paternal orphans under age 18 based on October 1949 estimate prepared by the Division of the Actuary, Social Security Administration. Number of persons in receipt of payments under social insurance and related programs and from aid to dependent children, reported by administrative agencies (partly estimated).

Old-Age Benefits in Current-Payment Status, December 31, 1952

More than 2.6 million persons were receiving old-age insurance benefits

under the old-age and survivors insurance program on December 31, 1952. The accompanying table shows the average monthly benefit amount being received in that month and the number of beneficiaries distributed percentagewise according to the size of their benefit; the data are classified by the beneficiaries' State of residence at the end of 1952.

At the end of the year the average old-age benefit amount was $49.25. Of the slightly more than 2 out of 5 old-age beneficiaries who were receiving monthly amounts of $55.00 or more, over half were receiving benefits in the $65.00–85.00 range. Minimum benefits of $25.00 were being paid to almost one-fifth of all old-age beneficiaries.

Among the States the average monthly old-age benefit at the end of 1952 ranged from $54.97 in Connecticut to $38.32 in Mississippi. Benefits of $65.00–85.00 were being paid to 33 percent of the old-age beneficiaries in Connecticut and to 8 percent of those in Mississippi; minimum benefits of $25.00 went to only 12 percent of the beneficiaries in Connecticut and to 40 percent in Mississippi.

The average old-age benefit was highest in the northeastern and in certain north central States, somewhat lower in the far western part of the country, and for the most part lowest in the southern States. Five of the six States with the highest average old-age benefit are in the northeastern part of the country, while four out of six States with the lowest average benefit are in the southern part. The lower averages reflected mainly the more frequent periods of noncovered employment in the wage histories of beneficiaries in this area; the result was a reduction in the average monthly wages from which their benefits were computed. The averages also reflected, though to a lesser extent, the prevailing wage rates in the different regions.

Number and average monthly amount of old-age benefits in current-payment status as of December 31, 1952, by State, and percentage distribution[1] by amount of old-age benefit

State[2] (ranked by size of average benefit)	Average old-age benefit	Number of old-age beneficiaries	Percent of old-age beneficiaries receiving—							
			Total	$25.00	$25.10–34.90	$35.00–44.90	$45.00–54.90	$55.00–64.90	$65.00–74.90	$75.00–85.00
Total	$49.25	2,643,932	100.0	19.7	8.7	12.0	17.2	20.1	15.7	6.6
Connecticut	54.97	49,048	100.0	11.7	5.8	9.2	16.0	24.4	23.5	9.4
New Jersey	53.47	106,225	100.0	13.8	6.7	10.5	16.2	22.0	21.3	9.5
Michigan	53.33	114,221	100.0	14.8	7.4	11.0	15.6	18.9	20.5	11.8
Pennsylvania	52.49	221,754	100.0	14.2	7.0	10.4	17.3	24.0	20.0	7.1
Massachusetts	52.44	128,306	100.0	13.3	7.1	10.9	18.4	24.9	18.2	7.2
Rhode Island	52.19	21,947	100.0	13.5	7.3	9.8	20.0	25.4	17.4	6.6
Ohio	51.53	100,844	100.0	16.7	7.9	10.9	16.2	21.1	19.3	7.9
Illinois	51.31	167,480	100.0	16.7	7.9	11.2	16.6	21.4	18.4	7.8
New York	51.25	325,861	100.0	15.5	8.0	11.7	18.1	22.0	17.4	7.3
Delaware	49.88	6,291	100.0	20.7	8.4	11.9	14.6	19.5	16.9	8.0
West Virginia	49.46	31,223	100.0	20.1	7.9	10.5	16.1	23.6	17.1	4.7
Washington	49.46	57,119	100.0	17.4	8.4	12.5	19.7	21.4	14.7	5.9
California	48.97	238,966	100.0	18.5	9.0	13.4	18.4	19.9	14.9	5.9
Florida	48.97	65,749	100.0	21.9	9.0	11.9	15.8	17.0	15.2	9.2
Wisconsin	48.86	63,932	100.0	22.9	8.6	10.9	15.8	18.4	16.1	7.3
Maryland	48.70	35,038	100.0	19.3	9.3	11.7	17.9	21.0	14.6	6.2
New Hampshire	48.57	15,485	100.0	16.8	8.2	12.9	21.0	23.5	12.5	5.1
District of Columbia	48.50	10,116	100.0	19.2	9.5	13.8	17.5	20.0	13.5	6.5
Indiana	48.32	77,041	100.0	22.0	8.5	12.5	16.6	19.0	14.7	6.7
Oregon	48.04	37,533	100.0	19.9	8.3	13.8	21.0	19.7	12.2	5.1
Arizona	47.45	9,956	100.0	25.8	8.1	12.1	16.5	17.3	14.2	6.0
Minnesota	47.12	47,423	100.0	24.3	9.3	12.7	16.6	17.2	14.0	5.9
Utah	47.04	8,091	100.0	24.3	9.3	12.8	17.0	16.8	13.7	6.1
Vermont	46.94	8,049	100.0	23.0	10.0	12.5	18.5	20.7	10.6	4.7
Missouri	46.92	69,804	100.0	22.9	10.0	13.0	16.6	18.6	13.1	5.8
Nevada	46.91	2,909	100.0	22.5	10.6	14.1	21.5	18.5	10.2	2.6
Maine	46.54	25,064	100.0	21.4	9.4	12.6	19.4	21.4	12.0	3.8
Colorado	46.50	21,835	100.0	24.5	9.7	12.2	17.9	17.6	13.0	5.1
Hawaii	46.45	5,730	100.0	22.2	10.3	16.4	18.1	17.4	10.9	4.7
Wyoming	45.84	3,549	100.0	28.2	7.6	11.6	16.1	15.0	17.9	3.6
Virginia	45.71	35,920	100.0	24.9	10.0	13.4	17.5	18.0	10.9	5.3
Montana	45.22	9,198	100.0	28.6	9.7	12.8	16.9	14.9	11.5	5.6
Alaska	45.16	1,436	100.0	20.6	9.9	13.7	22.9	20.2	8.9	3.8
Kentucky	44.61	34,857	100.0	27.3	10.9	13.3	17.2	17.6	9.9	3.8
Iowa	44.02	39,034	100.0	29.2	11.0	13.5	16.8	16.4	8.8	4.3
Kansas	43.90	27,558	100.0	29.0	11.0	13.9	16.4	15.3	10.1	4.3
Nebraska	43.30	16,852	100.0	29.6	11.0	14.4	16.1	14.8	9.7	4.4
North Carolina	43.17	33,527	100.0	29.0	11.4	13.3	18.9	17.3	6.7	3.4
Texas	43.02	73,012	100.0	31.1	11.3	13.8	15.9	14.4	9.3	4.2
South Carolina	42.92	15,489	100.0	30.0	10.5	14.5	19.1	16.0	6.7	3.2
Idaho	42.89	8,306	100.0	29.3	11.9	16.0	15.2	14.5	8.9	4.2
Alabama	42.82	30,313	100.0	31.0	11.5	13.7	18.3	14.7	7.4	3.4
Oklahoma	42.76	26,410	100.0	31.7	11.3	14.0	15.0	14.1	9.7	4.2
Louisiana	42.74	26,991	100.0	30.6	12.4	14.1	17.6	13.5	8.2	3.6
New Mexico	42.39	4,682	100.0	30.5	11.9	14.2	17.1	13.3	10.0	3.0
Tennessee	42.14	33,072	100.0	32.4	11.8	13.7	16.9	15.0	7.1	3.1
Georgia	41.78	30,688	100.0	31.4	13.1	14.7	16.8	13.2	7.2	3.6
South Dakota	41.66	5,765	100.0	32.8	12.8	12.4	13.9	15.4	9.6	3.1
North Dakota	40.49	4,497	100.0	36.4	12.0	14.0	14.1	12.4	7.5	3.6
Arkansas	39.60	20,388	100.0	37.3	13.0	13.6	15.3	11.9	6.1	2.8
Puerto Rico	38.72	1,239	100.0	26.5	27.3	15.4	13.7	10.7	3.0	3.4
Virgin Islands	38.36	28	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
Mississippi	38.32	14,345	100.0	39.8	12.9	13.5	15.6	10.5	5.4	2.3
Foreign	53.34	13,736	100.0	11.2	6.5	10.1	18.4	21.7	17.6	4.5

[1] Based on 20-percent sample.
[2] Beneficiary's State of residence as of December 31, 1952.
[3] Too few cases in the sample for a reliable distribution.

*Recent Publications**

Social Security Administration

BUREAU OF PUBLIC ASSISTANCE. *Public Assistance: Graphic Presentation of Selected Data.* Washington: The Bureau, Jan. 1953. 32 charts. Processed.

Includes charts showing the proportion of the population receiving assistance, average payments per recipient, relationship of old-age and survivors insurance and public assistance, and reasons persons need assistance. Limited free distribution; apply to the Bureau of Public Assistance, Social Security Administration, Washington 25, D. C.

* Prepared in the Library of the Department of Health, Education, and Welfare. Orders for the publications listed should be directed to publishers and booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

Bureau of Public Assistance. Division of Program Statistics and Analysis. *Sources of Revenue for the State Share of Public Assistance, Fiscal Years 1949–51.* Washington: The Bureau, Feb. 10, 1953. 5 pp., and 3 tables. Processed. Limited free distribution; apply to the Bureau of Public Assistance, Social Security Administration, Washington 25, D. C.

Children's Bureau. *Helping Delinquent Children.* Prepared by the Special Juvenile Delinquency Project. (Bureau Publication No. 341.) Washington: U. S. Govt. Print. Off., 1953. 47 pp.

Describes the role of the police, juvenile court, detention home, and training school in the treatment of delinquent children, and discusses ways of preventing juvenile delinquency. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

General

Burns, Eveline M., "Private and Social Insurance and the Problem of Social Security." *Canadian Welfare,* Ottawa, Vol. 28, Feb. 1, 1953, pp. 5–10; and Mar. 15, 1953, pp. 9–13. 30 cents each.

Chamber of Commerce of the United States. Economic Research Department. *The American Competitive Enterprise Economy: A Study in Economic Principles and Human Well-Being.* Washington: The Chamber, 1953. 17 pamphlets. $6. 50 cents each.

"Reorganisation of Social Insurance Administration in the Netherlands." *Industry and Labour,* Geneva, Vol. 9, Mar. 1 and 15, 1953, pp. 174–176. 25 cents.

Shaffer, Helen B. "Social Security Expansion." *Editorial Research Reports,* Vol. 1, Mar. 26, 1953, pp. 221–237. $1.

Includes discussion of the problems of financing old-age security.

Simpson, George Eaton, and Yinger, J. Milton. *Racial and Cultural Minorities: An Analysis of Prejudice and Discrimination.* New York: Harper & Brothers, 1953. 773 pp. $6.

U. S. Congress. Senate. Committee on Labor and Public Welfare. Subcommittee on Labor and Labor-Management Relations. *Manpower Blueprint for a Free Economy.* (Committee Print, 82d Cong., 2d sess.) Washington: U. S. Govt. Print. Off., 1953. 44 pp.

U. S. Library of Congress. Reference Department. *International Economic and Social Development: A Selective Background Reading List.* Washington: The Library, 1952. 55 pp. Processed.

U. S. President. *Message . . . Recommending the Creation of a Commission to Study Social Rights.* (H. Doc. 114, 83d Cong., 1st sess.) Washington: U. S. Govt. Print. Off., 1953. 3 pp.

Recommends establishment of a commission on government functions and fiscal resources to make a study of Federal–State relations and grant-in-aid programs.

Retirement and Old-Age

Florida. University. Institute of Gerontology. *Living in the Later Years.* T. Lynn Smith, editor. (Vol. 2, Institute of Gerontology Series.) Gainesville: University of Florida Press, 1952. 176 pp. $2.50.

Papers presented at the Second Annual Southern Conference on Gerontology.

Kaplan, Jerome. *A Social Program for Older People.* Minneapolis: University of Minnesota Press, 1953. 158 pp. $3.

Discusses creative group activities for older persons, traces the development of community social and service clubs for them, and presents a case study of the pioneering work of the Hennepin County Welfare Board in the Minneapolis area.

New York. State. Department of Labor. Division of Research and Statistics. *Retirement Under Industry-Wide Pension Programs Established Through Collective Bargaining.* (Publication No. B-63.) New York: The Department, Dec. 1952. 26 pp. Processed.

Payne, Stanley L. "The Cleveland Survey of Retired Men." *Personnel Psychology,* Baltimore, Vol. 6, Spring 1953, pp. 81–110. $2.

Describes the findings of a survey based on interviews with 483 annuitants.

Rowe, Evan K., and Paine, Thomas H. "Pension Plans Under Collective Bargaining: Part I—The Extent and Nature of Vested Rights in Pension Plans and Their Relationship to the Problems of Labor Mobility." *Monthly Labor Review,* Washington, Vol. 76, Mar. 1953, pp. 237–245. 55 cents.

Sibson, Robert E. *A Survey of Pension Planning.* Chicago: Commerce Clearing House, Inc., 1953. 184 pp. $2.

Evaluates the various provisions and aspects of retirement programs and considers their administration and pension requirements, benefits, and costs.

Wentworth, Edna C. "How Old-Age and Survivors Insurance Beneficiaries Get Along." *Public Welfare,* Chicago, Vol. 11, Apr. 1953, pp. 39–42. $1.

A study of the beneficiaries' resources.

Public Welfare and Relief

Dubin, Julia. "Group Process in Supervisory Development." *Public Welfare,* Chicago, Vol. 11, Jan. 1953, pp. 16–19. $1.

Describes the training of supervisors in social service.

Florida. Legislative Reference Bureau. *Public Assistance in Florida: A Report of the Select Committee On Welfare to the Legislative Council.* Tallahassee: Florida Legislative Council, Jan. 1953. 187 pp. Processed.

Kanun, Clara. *The Residential Mobility of Ramsey County Public Assistance Recipients.* St. Paul, Minn.: Amherst H. Wilder Charity, Department of Research and Statistics, 1952. 85 pp. Processed.

Kendall, Katherine A. "A Conceptual Framework for the Social Work Curriculum of Tomorrow." *Social Service Review,* Chicago, Vol. 27, Mar. 1953, pp. 15–26. $1.75.

Lefson, Leon. "Rehabilitating Public Assistance Recipients." *Public Welfare,* Chicago, Vol. 11, Apr. 1953, pp. 47–50. $1.

California's experiment in cooperation between the State public welfare and vocational rehabilitation agencies.

Megowen, Virginia, and Hammond, William. "The Experience of a Medical Review Team in Certifying Disability." *Public Welfare,* Chicago, Vol. 11, Apr. 1953, pp. 43–46. $1.

Certifications for aid to the permanently and totally disabled in the State of New York.

Maternal and Child Welfare

Burnstein, Margaret J., and Bruce, Viva E. "Hartford Develops a Program of Subsidized Foster Homes." *Public Welfare,* Chicago, Vol. 11, Apr. 1953, pp. 60–63. $1.

(Continued on page 32)

Current Operating Statistics

Table 1.—*Selected social insurance and related programs, by specified period, 1940–53*

[In thousands; data corrected to May 6, 1953]

Year and month	Total	Retirement, disability, and survivor programs												Unemployment insurance programs		
		Monthly retirement and disability benefits [1]				Survivor benefits						Temporary disability benefits [9]				
						Monthly				Lump-sum [7]						
		Social Security Act	Railroad Retirement Act	Civil Service Commission [2]	Veterans Administration [3]	Social Security Act [4]	Railroad Retirement Act [5]	Civil Service Commission [2]	Veterans Administration [6]	Social Security Act	Other [8]	State laws [10]	Railroad Unemployment Insurance Act [11]	State laws [10]	Veterans' legislation [12]	Railroad Unemployment Insurance Act [11]
	Number of beneficiaries															
1952																
March		3,076.9	324.4	173.3	2,398.1	1,435.2	147.8	37.2	1,029.6	40.0	11.1	33.1	28.3	1,112.8	0.6	41.0
April		3,094.4	336.2	173.9	2,403.5	1,454.2	148.8	38.2	1,036.4	40.2	13.2	32.1	27.4	902.6	.4	35.6
May		3,104.8	343.2	174.8	2,412.2	1,469.8	149.6	39.1	1,040.4	37.7	12.2	30.2	23.8	918.4	.3	25.6
June		3,109.5	348.9	175.6	2,418.0	1,484.3	150.6	39.8	1,042.0	35.9	11.6	32.4	24.7	918.1	.3	31.6
July		3,120.3	352.7	176.5	2,424.4	1,488.2	150.9	40.6	1,044.2	28.4	12.1	32.6	26.9	870.9	.3	66.6
August		[13] 3,184.5	354.7	178.3	2,429.3	[13] 1,495.4	151.1	41.3	1,047.2	31.9	11.2	30.7	33.1	979.9	.2	72.8
September		3,275.4	353.1	179.3	2,435.5	1,511.9	150.5	42.3	1,050.4	32.7	10.9	30.4	36.9	630.8	.1	37.9
October		3,345.9	354.5	179.6	2,446.8	1,534.4	152.2	43.8	1,057.0	39.7	11.7	30.4	36.9	530.0	.1	29.5
November		3,393.2	357.3	182.8	2,453.2	1,549.2	151.8	42.8	1,060.1	32.4	10.3	29.7	33.9	535.9	10.2	30.6
December		3,455.8	358.0	181.9	2,460.5	1,569.8	152.9	43.6	1,063.4	40.9	10.1	31.7	39.7	672.5	19.0	41.9
1953																
January		3,518.1	359.7	183.7	2,466.2	1,590.3	153.0	45.7	1,071.4	41.4	11.6	31.4	40.2	952.5	31.0	59.7
February		3,597.8	361.3	184.6	2,470.2	1,606.4	153.8	46.6	1,074.7	37.0	11.1	32.0	34.3	956.3	38.4	60.0
March		3,680.7	362.0	185.7	2,476.1	1,624.4	154.8	47.5	1,077.6	44.3	13.5	[13] 36.1	33.9	929.9	41.8	57.4
	Amount of benefits [14]															
1940	$1,188,702	$21,074	$114,166	$62,019	$317,851	$7,784	$1,448	-------	$105,696	$11,736	$12,267	-------	-------	$518,700	-------	$15,961
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559	-------	111,799	13,328	13,943	-------	-------	344,321	-------	14,537
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603	-------	111,193	15,038	14,342	-------	-------	344,084	-------	6,268
1943	921,465	97,257	125,795	72,961	331,350	57,763	1,704	-------	116,133	17,830	17,255	$2,857	-------	79,643	-------	917
1944	1,118,798	119,009	129,707	77,193	456,279	76,942	1,765	-------	144,302	22,146	19,238	5,035	-------	62,385	$4,215	582
1945	2,065,566	157,391	137,140	83,874	697,830	104,231	1,772	-------	254,238	26,135	23,431	4,669	-------	445,866	126,630	2,359
1946	5,149,761	230,285	149,188	94,585	1,268,984	130,139	1,817	-------	333,640	27,267	30,610	4,761	-------	1,094,850	1,743,718	39,917
1947	4,700,827	299,830	177,053	106,876	1,676,029	153,109	19,283	-------	382,515	29,517	33,115	26,024	$11,368	776,165	970,542	39,401
1948	4,510,041	366,887	208,642	132,852	1,711,182	176,736	36,011	$918	413,912	32,315	32,140	35,572	30,843	793,265	510,167	28,599
1949	5,694,080	454,483	240,893	158,973	1,692,215	201,369	39,257	4,317	477,406	33,158	31,771	59,066	30,103	1,737,279	430,194	103,596
1950	5,357,432	718,473	254,240	175,787	1,732,208	299,672	43,884	8,409	491,579	32,740	33,578	70,880	28,099	1,373,426	34,653	59,804
1951	5,641,957	1,361,046	268,733	196,529	1,647,938	523,485	49,527	14,014	519,398	57,337	33,356	81,435	26,297	840,411	2,234	20,217
1952	6,475,551	1,613,364	361,200	225,120	1,722,225	615,605	74,085	19,986	572,983	63,298	37,251	92,146	34,689	998,267	3,539	41,793
1952																
March	512,668	114,703	27,400	17,380	137,533	44,628	5,362	1,461	45,519	5,456	3,132	3,283	2,602	101,564	56	2,589
April	507,480	115,262	27,875	17,533	138,037	45,184	5,408	1,501	45,281	5,431	3,576	3,373	2,432	94,385	45	2,157
May	500,227	115,582	28,102	17,662	138,250	45,647	5,506	1,525	45,708	5,122	3,118	3,182	2,204	86,958	33	1,628
June	497,256	115,666	28,478	17,723	136,055	46,073	5,563	1,550	46,985	4,898	3,048	3,201	2,218	83,511	29	2,168
July	520,358	116,124	28,698	17,922	147,536	46,173	5,584	1,591	48,267	3,893	3,606	3,531	2,667	88,612	26	6,128
August	536,773	[13] 119,613	28,807	18,215	148,319	[13] 46,401	5,603	1,627	49,929	4,703	2,814	3,160	4,316	95,389	14	7,863
September	531,562	141,202	28,600	20,859	149,479	52,522	5,602	1,928	49,106	4,915	3,441	3,311	4,746	62,094	9	3,748
October	534,915	144,904	28,684	21,084	151,778	53,391	5,674	1,971	52,262	6,185	3,305	3,461	4,938	54,227	6	3,045
November	524,447	147,316	28,954	21,068	149,984	53,918	6,054	1,988	47,924	5,219	3,023	2,962	4,429	47,730	985	2,893
December	560,833	150,481	28,961	21,264	151,156	54,698	6,115	2,048	52,163	6,737	2,806	3,662	5,403	69,061	2,107	4,171
1953																
January	590,374	153,791	29,058	21,350	150,657	55,502	6,121	2,081	49,738	6,876	3,173	3,477	5,044	94,300	3,274	5,872
February	589,968	158,240	29,176	21,525	150,457	56,196	6,170	2,113	53,600	6,250	2,991	3,217	4,012	86,827	3,671	5,523
March	604,635	162,638	29,271	21,817	152,449	56,948	6,227	2,148	50,841	7,444	3,732	[13] 4,017	4,488	92,306	4,407	5,900

[1] Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability; beginning December 1951, spouse's annuities under the Railroad Retirement Act.

[2] Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections.

[3] Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

[4] Mother's, widow's, widower's, parent's, and child's benefits; partly estimated.

[5] Annuities to widows under joint and survivor elections; 12-month death-benefit annuities to widows and next of kin; and, beginning February 1947, widow's, widow's current, parent's, and child's benefits.

[6] Payments to widows, parents, and children of deceased veterans.

[7] Number of decedents on whose account lump-sum payments were made.

[8] Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

[9] First payable in Rhode Island, April 1943; in California, December 1946; in New Jersey, January 1949; in New York, July 1950 (data not available); and under the railroad program, July 1947. Excludes hospital benefits in California; also excludes private plans in California and New Jersey except for calendar-year totals.

[10] Represents average weekly number of beneficiaries.

[11] Represents average number of beneficiaries in a 14-day registration period.

[12] Beginning September 1944, under the Servicemen's Readjustment Act, readjustment allowances to unemployed and self-employed veterans of World War II. Beginning November 1952, under the Veterans' Readjustment Assistance Act, unemployment compensation benefits to veterans with military service since June 1950; data for October 1952 (first payable Oct. 15) roughly estimated—$76,878 paid to 2,524 veterans. Number represents average weekly number of claims paid, except for number under the Servicemen's Readjustment Act, which represents average number of continued claims.

[13] Partly estimated.

[14] Payments: amounts certified, under the Social Security Act (except monthly data for monthly benefits, which represent benefits in current-payment status), the Railroad Retirement Act, and the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws, the Servicemen's Readjustment Act, and the Veterans' Readjustment Assistance Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for Civil Service Commission data, which are adjusted monthly.

Source: Based on reports of administrative agencies.

Table 2.—*Contributions and taxes collected under selected social insurance and related programs, by specified period, 1950–53*

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions [1]	Federal civil-service contributions [2]	Taxes on carriers and their employees	State unemployment contributions [3]	Federal unemployment taxes [4]	Railroad unemployment insurance contributions [5]
Fiscal year:						
1950–51	$3,120,404	$684,343	$577,509	$1,364,590	$233,537	$24,681
1951–52	3,594,248	722,850	734,990	1,431,997	258,945	25,734
9 months ended:						
March 1951	2,155,246	588,041	430,496	912,132	210,960	18,061
March 1952	2,713,460	619,318	573,318	1,032,692	239,432	19,340
March 1953	2,917,391	640,486	470,573	970,206	253,355	19,025
1952						
March	463,297	34,407	53,934	7,767	25,350	5,749
April	252,135	35,724	13,902	140,916	2,918	153
May	485,964	31,887	89,798	251,306	15,571	352
June	142,689	35,922	57,973	7,083	1,024	5,889
July	183,710	[6] 362,539	16,470	140,718	5,257	10
August	438,539	33,338	89,162	242,286	16,772	214
September	238,153	35,447	54,349	9,312	121	6,057
October	206,991	33,978	13,898	113,675	3,216	33
November	538,335	33,548	88,471	199,304	15,147	237
December	272,815	37,834	52,909	8,571	1,389	6,033
1953						
January	118,136	43,098	14,173	77,047	15,680	70
February	491,734	25,407	89,381	170,926	181,750	534
March	428,978	35,297	51,761	8,367	14,024	5,837

[1] Represents contributions of employees and employers in employments covered by old-age and survivors insurance (beginning December 1952 adjusted for employee-tax refunds); from May 1951, includes deposits made in the trust fund by States under voluntary coverage agreements; beginning January 1951, on an estimated basis.

[2] Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

[3] Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to Apr. 23, 1953.

[4] Represents taxes paid by employers under the Federal Unemployment Tax Act.

[5] Beginning 1947, also covers temporary disability insurance.

[6] Includes contributions from the Federal Government.

Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.

FINANCING OASI

(Continued from page 10)

rise in the future, but the rate of increase would be much lower under a blanketing-in proposal than under the present program.

If coverage were extended to all or substantially all gainful employment, the reduction in the cost of the program in relation to payroll would meet part, or perhaps even all, of the long-range, over-all cost (on a level-premium basis) of the blanketing-in provisions.[14] Under a combination proposal for both extension of coverage and blanketing in, the cost relative to taxable payroll would be raised in the early years and lowered in the later years. The rate of increase of benefit cost would therefore be smaller, and, as indicated previously, the financing problems of fund accumulations would be lessened.

Conclusion

This article has traced the development of the actuarial financing basis of the old-age and survivors insurance system in the United States. A substantial trust fund has been built up, which under present provisions will continue to grow—at least in the near future. No definite, final policy has been adopted as to the financing basis of the program. Congress, when it last considered the question, in 1949 and 1950,[15] seemed to favor a self-supporting system with a relatively large trust fund developing over the years. It is impossible to predict what course of action will be taken in the future as to the financing of the program, since this is a matter inherently linked not only with possible changes in the nature and scope of the program but also with the state of the national economy.

[14] If coverage is broadened, the cost of the program relative to payroll decreases for two reasons. First, all earnings, subsequent to coverage extension, of all individuals are covered so that some persons do not receive high benefits relative to covered earnings through being in covered employment only part of their working lifetime. Under the benefit computation provisions, the average wage is determined over the entire potential working lifetime, and the benefit is determined by a weighted benefit formula. Accordingly, a reduction in the average wage because of noncovered periods produces less than a proportional reduction in benefits. Second, the broader application of the work clause, or retirement test, prevents the payment of "retirement" benefits to persons who are actively engaged in gainful employment.

[15] The 1952 amendments were enacted without full consideration of all aspects of the program because extensive hearings on the subject and executive committee sessions had been held just 2 years earlier.

Table 3.—*Status of the old-age and survivors insurance trust fund, by specified period, 1937–53* [1]

[In thousands]

Period	Receipts: Net contribution income and transfers [2]	Receipts: Interest received	Expenditures: Benefit payments	Expenditures: Administrative expenses [3]	Assets: Net total of U. S. Government securities acquired [4]	Assets: Cash with disbursing officer at end of period	Assets: Credit of fund account at end of period	Assets: Total assets at end of period
Cumulative, January 1937–March 1953	$24,779,282	$2,338,223	$8,728,934	$610,977	$17,144,395	$286,227	$346,972	$17,777,594
Fiscal year:								
1950–51	3,124,098	287,392	1,498,088	70,447	1,677,976	200,456	212,311	14,735,567
1951–52	3,597,982	333,514	1,982,377	84,649	1,950,252	214,883	112,102	16,600,036
9 months ended:								
March 1951	2,158,940	153,529	1,029,554	50,161	1,132,444	205,039	143,061	14,125,366
March 1952	2,717,194	172,836	1,470,610	64,623	1,177,444	226,067	364,054	16,090,364
March 1953	2,917,391	200,038	1,872,912	66,959	871,344	286,227	346,972	17,777,594
1952								
March	463,297	10,871	169,703	6,833	224,218	226,067	364,054	16,090,364
April	252,135	14,818	171,408	7,099	288,741	219,487	170,339	16,178,810
May	485,964	...	169,355	6,413	225,000	215,580	259,441	16,489,005
June	142,689	145,860	171,005	6,514	259,067	214,883	112,102	16,600,036
July	183,710	...	169,529	9,700	...	224,617	106,840	16,604,517
August	438,539	...	162,849	6,577	101,000	259,140	240,440	16,873,631
September	238,153	10,871	200,911	6,795	73,818	278,465	188,614	16,914,948
October	206,901	14,818	213,943	6,915	70,341	266,627	131,061	16,915,898
November	538,335	...	213,268	6,638	137,000	262,682	316,436	17,234,327
December	[5] 272,815	163,479	219,671	9,231	305,167	280,773	200,568	17,441,719
1953								
January	118,136	...	223,164	6,893	12,000	282,618	74,802	17,329,797
February	491,734	...	229,508	7,024	31,000	281,993	299,630	17,585,000
March	428,978	10,871	240,069	7,186	141,018	286,227	346,972	17,777,594

[1] Does not reflect indirect effects of the financial interchange provisions of the Railroad Retirement Act, as amended in 1951, under which the position of the old-age and survivors insurance trust fund after June 30, 1952, is to be the same as if railroad employment had always been covered under old-age and survivors insurance; no transfer of funds has yet been made.

[2] For July 1940 to December 1950 equals taxes collected under the Federal Insurance Contributions Act. Beginning January 1951, amounts appropriated in accordance with sec. 201(a) of the Social Security Act as amended in 1950; from May 1951, includes deposits by States under voluntary coverage agreements. Beginning December 1952 includes adjustments for reimbursement to the general treasury of refunds of employee taxes in accordance with sec. 1401(d) of the Internal Revenue Code (see footnote 5). For 1947–51 includes amounts appropriated to meet costs of benefits payable to veterans' survivors under the Social Security Act Amendments of 1946.

[3] Represents net expenditures for administration. Beginning November 1951, adjusted for reimbursements to trust fund of small amounts for sales of supplies and services.

[4] Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

[5] Includes deduction of $33 million to adjust for estimated amount of 1951 taxes subject to refund on wages in excess of $3,600 paid to employees who worked for more than 1 employer during the calendar year.

Source: *Daily Statement of the U. S. Treasury.*

Table 4.—*Status of the unemployment trust fund, by specified period, 1936–53*

[In thousands]

Period	Total assets at end of period	Net total of U. S. Government securities acquired [1]	Unexpended balance at end of period	State accounts: Deposits	State accounts: Interest credited	State accounts: Withdrawals [2] [3]	State accounts: Balance at end of period	Railroad unemployment insurance account [4]: Deposits	Railroad unemployment insurance account [4]: Interest credited	Railroad unemployment insurance account [4]: Benefit payments	Railroad unemployment insurance account [4]: Balance at end of period [2] [5]
Cumulative, January 1936–March 1953	$8,998,024	$8,974,061	$23,963	$17,419,357	$1,591,036	$10,713,352	$8,297,042	$928,443	$161,687	$574,126	$700,982
Fiscal year:											
1950–51	8,079,232	649,933	15,035	1,362,629	147,662	848,270	7,313,592	14,884	16,465	52,034	765,640
1951–52	8,673,936	582,885	26,855	1,438,987	167,441	1,000,278	7,919,742	15,442	17,054	48,312	754,195
9 months ended:											
March 1951	7,758,020	323,958	19,799	912,057	76,941	645,794	6,994,775	10,881	8,692	42,653	763,245
March 1952	8,462,756	369,957	28,602	1,038,168	85,859	727,922	7,709,697	11,605	8,793	37,351	753,059
March 1953	8,998,024	326,979	23,963	972,042	90,506	685,248	8,297,042	11,417	9,138	78,633	700,982
1952											
March	8,462,756	−90,008	28,602	16,134	3,910	101,591	7,709,697	3,449	388	4,527	753,059
April	8,410,710	−41,008	17,564	45,213	4,492	98,286	7,661,115	92	446	4,002	749,505
May	8,663,592	253,000	17,446	345,160	39	89,158	7,917,157	211	4	3,375	746,435
June	8,673 936	936	26,855	10,446	77,051	84,912	7,919,742	3,533	7,811	3,584	754,195
July	8,637,162	−35,000	25,080	50,331	31	84,776	7,885,328	6	3	7,234	751,834
August	8,849,394	214,000	23,313	328,047	...	103,922	8,109,453	120	...	12,022	739,941
September	8,796,972	−40,006	10,895	15,122	249	63,485	8,061,340	3,634	25	7,969	735,632
October	8,791,237	−7,967	13,127	39,426	7,629	45,985	8,062,410	20	770	7,595	728,827
November	9,004,765	211,000	15,656	262,765	...	42,825	8,282,350	142	...	6,554	722,415
December	9,039,207	33,980	16,118	17,587	82,106	68,955	8,313,088	3,620	8,290	8,205	726,120
1953											
January	8,967,626	−85,000	29,537	27,981	67	89,120	8,252,016	42	7	10,559	715,610
February	9,086,440	121,000	27,351	212,930	...	85,640	8,379,306	321	...	8,797	707,134
March	8,998,024	−85,029	23,963	17,852	423	100,540	8,297,042	3,502	43	9,697	700,982

[1] Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

[2] Includes transfers from State accounts to railroad unemployment insurance account amounting to $107,161,000.

[3] Includes withdrawals of $79,169,000 for disability insurance benefits.

[4] Beginning July 1947, includes temporary disability program.

[5] Includes transfers to the account from railroad unemployment insurance administration fund amounting to $85,290,000 and transfers of $12,338,000 out of the account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

Source: *Daily Statement of the U. S. Treasury.*

Table 5.—*Estimated payrolls in employment covered by selected programs in relation to civilian wages and salaries, by specified period, 1938–52* [1]

[Corrected to May 4, 1953]

Period	Wages and salaries [2]: Total	Wages and salaries [2]: Civilian	Payrolls [3] covered by—: Old-age and survivors insurance [4]	Payrolls [3] covered by—: State unemployment insurance [5]	Payrolls [3] covered by—: Railroad retirement and unemployment insurance [7]
	Amount (in millions)				
Calendar year:					
1938	$42,812	$42,442	$28,931	$26,113	$2,028
1939	45,745	45,347	32,125	28,980	2,161
1940	49,587	48,906	35,560	32,352	2,273
1941	61,708	59,846	45,286	41,985	2,687
1942	81,887	75,557	57,950	54,548	3,382
1943	105,647	91,202	69,379	65,871	4,083
1944	116,924	96,286	73,060	68,886	4,507
1945	117,676	95,078	71,317	66,411	4,514
1946	111,256	103,294	79,003	73,145	4,866
1947	122,042	117,974	92,088	86,234	5,167
1948	134,327	130,357	101,892	95,731	5,531
1949	133,418	129,169	99,645	93,520	5,119
1950	145,582	140,583	109,439	102,835	5,320
1951	169,874	161,234	133,050	118,243	6,101
1951					
January–March	40,162	38,312	30,750	28,006	1,458
April–June	42,129	40,011	32,700	29,155	1,540
July–September	43,082	40,803	33,800	29,296	1,555
October–December	44,501	42,108	35,800	31,786	1,530
1952					
January–March	43,538	41,046	34,000	29,943	1,504
April–June	44,332	41,779	35,000	30,908	1,501
July–September	45,434	42,836	36,000	31,467	1,542
	Percent of civilian wages and salaries				
Calendar year:					
1938		100.0	68.2	61.5	4.8
1939		100.0	70.8	63.9	4.8
1940		100.0	72.6	66.0	4.6
1941		100.0	75.7	70.2	4.5
1942		100.0	76.7	72.2	4.5
1943		100.0	76.1	72.2	4.5
1944		100.0	75.9	71.5	4.7
1945		100.0	75.0	69.8	4.7
1946		100.0	76.5	70.8	4.7
1947		100.0	78.1	73.1	4.3
1948		100.0	78.2	73.4	4.2
1949		100.0	77.1	72.4	4.0
1950		100.0	77.8	73.1	3.8
1951		100.0	82.5	73.3	3.8
1951					
January–March		100.0	80.3	73.1	3.8
April–June		100.0	81.7	72.9	3.9
July–September		100.0	82.8	71.8	3.8
October–December		100.0	85.0	75.5	3.7
1952					
January–March		100.0	82.8	72.9	3.7
April–June		100.0	83.8	74.0	3.6
July–September		100.0	84.0	73.5	3.6

[1] Continental United States, except as otherwise noted (see footnotes 2 and 7).
[2] Represents estimated wages and salaries, in cash and in kind, earned in specified period in continental United States and, in addition, pay of Federal civilian personnel in all other areas; includes employee contributions to social insurance and related programs. Quarterly data reflect prorating of year-end bonus payments.
[3] Wages paid in specified period.
[4] Through 1950 represents taxable wages plus estimated nontaxable wages in excess of $3,000 earned in employment covered by program; beginning Jan. 1, 1951, taxable wages plus estimated nontaxable wages in excess of $3,600. Excludes earnings of self-employed persons covered since Jan. 1, 1951.
[5] Taxable wages plus nontaxable wages earned in employment covered by program; excludes earnings of railroad workers covered by State laws through June 1939.
[6] Beginning 1947, includes temporary disability insurance.
[7] Taxable wages plus nontaxable wages in excess of $300 a month; includes a small amount of taxable wages for Alaska and Hawaii.

Source: Data on wages and salaries from the Office of Business Economics, Department of Commerce; data on payrolls for selected programs based on reports of administrative agencies.

Table 6.—*Old-age and survivors insurance: Monthly benefits in current-payment status* [1] *at the end of the month by type of benefit and by month, March 1952–March 1953, and monthly benefits awarded, March 1953*

[Amounts in thousands; data corrected to Apr. 22, 1953]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Monthly benefits in current-payment status at end of month:														
1952														
March	4,512,138	$159,331.8	2,344,684	$ 98,710.1	662,799	$15,060.8	873,117	$23,422.1	403,210	$14,514.8	208,365	$6,892.2	19,963	$731.8
April	4,548,652	160,445.4	2,359,213	99,216.6	665,482	15,111.4	883,331	23,677.7	409,752	14,744.8	210,694	6,955.8	20,180	739.1
May	4,574,664	161,229.1	2,367,710	99,502.9	667,450	15,153.5	890,935	23,868.5	415,790	14,954.3	212,379	7,003.1	20,400	746.8
June	4,593,801	161,739.4	2,372,308	99,591.5	668,297	15,169.6	896,820	24,008.9	421,730	15,161.8	214,030	7,053.2	20,616	754.5
July	4,608,494	162,296.8	2,381,641	100,002.1	670,772	15,235.4	895,775	23,955.5	425,253	15,282.2	214,335	7,063.6	20,718	757.9
August [2]	4,679,986	166,015.0	2,431,796	103,000.3	683,705	15,696.9	897,880	23,983.7	430,105	15,452.4	215,650	7,117.6	20,850	762.1
September	4,787,213	193,725.0	2,503,816	122,167.7	700,654	18,024.0	906,580	26,938.0	436,227	17,733.9	218,945	7,995.8	20,991	865.5
October	4,880,239	198,295.1	2,557,399	125,343.9	715,885	18,509.5	920,307	27,460.3	442,786	18,003.1	222,681	8,104.5	21,181	873.8
November	4,942,409	201,234.4	2,594,371	127,438.9	725,389	18,803.4	927,268	27,738.9	448,053	18,218.1	226,042	8,156.2	21,286	878.9
December	5,025,549	205,179.0	2,643,932	130,217.4	737,859	19,178.4	938,751	28,141.3	454,563	18,482.2	228,984	8,272.7	21,460	887.0
1953														
January	5,108,422	209,293.8	2,691,729	133,086.5	750,436	19,581.4	950,134	28,564.3	461,884	18,785.7	232,627	8,382.3	21,612	893.7
February	5,204,176	214,435.9	2,753,071	136,928.1	767,100	20,147.2	959,552	28,928.6	468,130	19,045.8	234,506	8,487.1	21,727	899.1
March	5,305,159	219,585.5	2,817,018	140,725.0	784,747	20,712.3	969,445	29,300.1	475,504	19,349.6	236,613	8,593.5	21,832	904.9
Monthly benefits awarded in March 1953	137,875	6,448.7	78,823	4,484.3	25,271	738.9	17,811	553.5	9,712	396.0	5,939	259.4	319	14.7

[1] Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

[2] Partly estimated.

Table 7.—*Old-age and survivors insurance: Number of monthly benefits awarded, by type of benefit, number of lump-sum death payments awarded, and number of deceased workers represented for the first time in awards of lump-sum death payments, 1940–53*

[Corrected to Apr. 22, 1953]

Year and quarter [1]	Monthly benefits							Lump-sum awards [2]	
	Total	Old-age	Wife's or husband's	Child's	Widow's or widower's	Mother's	Parent's	Number of payments	Number of deceased workers
1940	254,984	132,335	34,555	59,382	4,600	23,260	852	75,095	61,080
1941	269,286	114,660	36,213	75,619	11,020	30,502	1,272	117,303	90,941
1942	258,116	99,622	33,250	77,384	14,774	31,820	1,266	134,991	103,332
1943	262,865	89,070	31,916	85,619	19,576	35,420	1,264	163,011	122,185
1944	318,949	110,097	40,349	99,676	24,759	42,649	1,419	205,177	151,869
1945	462,463	185,174	63,068	127,514	29,844	55,108	1,755	247,012	178,813
1946	547,150	258,980	88,515	114,875	38,823	44,190	1,767	250,706	179,588
1947	572,909	271,488	94,189	115,754	45,249	42,807	3,422	218,787	181,992
1948	596,201	275,903	98,554	118,955	55,667	44,276	2,846	213,096	200,090
1949	682,241	337,273	117,356	118,922	62,928	43,087	2,675	212,614	202,154
1950	962,586	567,108	162,748	122,625	66,695	41,103	2,307	209,960	200,411
1951	1,336,432	702,984	228,887	230,500	89,591	78,323	6,147	431,229	414,470
1952	1,053,304	531,206	177,707	183,345	92,294	64,884	3,868	456,531	437,896
1950									
January–March	177,892	86,654	30,492	30,762	18,194	11,183	607	56,787	54,215
April–June	163,880	77,674	28,444	28,786	17,893	10,425	658	56,447	53,745
July–September	153,951	77,454	26,517	24,877	15,497	9,056	550	46,489	44,247
October–December	466,863	325,326	77,295	38,200	15,111	10,439	492	50,237	48,204
1951									
January–March	436,754	248,230	76,352	65,399	23,842	21,668	1,263	114,657	111,218
April–June	361,787	187,406	62,926	64,245	22,871	22,600	1,739	112,912	108,475
July–September	308,470	160,815	51,237	54,589	21,632	18,292	1,905	103,943	99,544
October–December	229,421	106,533	38,372	46,267	21,246	15,763	1,240	99,717	95,233
1952									
January–March	237,941	107,497	37,791	48,924	24,993	17,602	1,134	122,712	118,059
April–June	203,357	84,464	30,994	46,369	23,698	16,736	1,096	118,607	113,792
July–September	291,438	165,438	53,598	38,578	19,642	13,426	756	98,109	93,066
October–December	320,568	173,807	55,324	49,474	23,961	17,120	882	117,103	112,979
1953									
January–March	370,805	206,774	66,867	51,044	27,703	17,495	922	127,557	122,779

[1] Quarterly data for 1940–44 were presented in the *Bulletin* for February 1947, p. 29; for 1945–48, in the *Bulletin* for February 1949, p. 29; for 1949, in the *Bulletin* for March 1953, p. 30.

[2] Effective Sept. 1, 1950, a lump-sum death payment is payable with respect to every insured individual who dies after August 1950.

Table 8.—*Old-age and survivors insurance: Number and amount of monthly benefits in current-payment status[1] as of December 31, 1952, by type of benefit and by State*

Region and State[2]	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Total	5,025,549	$205,178,965	2,643,932	$130,217,439	737,859	$19,178,365	938,751	$28,141,340	454,563	$18,482,186	228,984	$8,272,681	21,460	$886,954
Region I	438,504	19,281,227	247,899	12,865,924	67,643	1,886,433	57,338	1,858,506	48,129	1,995,220	16,057	613,280	1,438	61,855
Connecticut	88,173	4,102,404	49,048	2,696,231	13,890	410,369	11,024	390,916	10,893	470,201	3,005	120,693	313	13,994
Maine	44,272	1,726,197	25,064	1,166,359	6,613	162,673	7,103	193,319	3,695	142,789	1,645	54,838	152	6,219
Massachusetts	226,048	10,074,674	128,306	6,728,001	34,914	989,191	28,363	942,954	25,238	1,051,208	8,494	331,682	733	31,638
New Hampshire	26,763	1,099,149	15,485	752,169	3,979	102,147	3,842	113,904	2,473	95,993	918	32,315	66	2,621
Rhode Island	38,426	1,699,668	21,947	1,145,372	5,980	166,309	4,595	149,505	4,391	180,077	1,386	52,899	127	5,506
Vermont	14,822	579,135	8,049	377,792	2,267	55,744	2,411	67,908	1,439	54,952	609	20,862	47	1,877
Region II	1,208,129	53,090,025	660,131	34,334,476	184,544	5,131,956	173,649	5,819,546	132,709	5,539,925	51,959	2,044,258	5,137	219,864
Delaware	11,598	489,803	6,291	313,817	1,668	45,462	1,913	59,549	1,222	51,069	450	17,592	54	2,314
New Jersey	196,100	8,868,831	106,225	5,679,349	30,736	883,919	26,906	952,095	23,588	1,003,387	7,847	315,189	798	34,892
New York	573,129	25,129,076	325,861	16,700,388	85,486	2,359,950	74,870	2,522,840	61,647	2,551,958	22,885	891,358	2,380	102,582
Pennsylvania	427,302	18,602,315	221,754	11,640,922	66,654	1,842,595	69,960	2,285,062	46,252	1,933,511	20,777	820,119	1,905	80,106
Region III	333,127	12,183,699	147,091	6,879,622	41,325	984,1[illegible]8	94,908	2,508,814	25,404	990,408	22,312	739,734	2,087	80,983
Dist. of Col.	18,890	765,303	10,116	490,622	2,065	54,423	3,789	107,929	1,890	76,662	956	32,838	74	2,829
Maryland	69,243	2,825,635	35,038	1,706,477	9,005	238,226	13,981	434,864	7,322	297,755	3,545	134,054	352	14,289
North Carolina	84,908	2,751,673	33,527	1,447,304	9,473	200,826	29,123	693,720	5,415	193,183	6,794	194,916	576	21,724
Puerto Rico	3,253	88,316	1,239	47,969	348	5,676	1,292	22,814	17	671	276	7,919	81	3,267
Virgin Islands	65	1,638	28	1,074	4	68	27	341	2	62	4	93	0	0
Virginia	82,332	2,934,945	35,920	1,641,832	10,168	236,530	24,068	621,955	6,218	241,194	5,415	172,669	543	20,765
West Virginia	74,436	2,816,189	31,223	1,544,344	10,262	248,389	22,628	627,191	4,540	180,881	5,322	197,245	461	18,120
Region IV	609,183	25,794,537	309,922	15,934,783	94,235	2,567,852	117,025	3,682,597	58,685	2,461,172	27,116	1,054,701	2,200	93,422
Kentucky	80,273	2,761,877	34,857	1,555,135	10,853	238,733	23,682	583,652	5,237	199,381	5,108	163,837	536	21,130
Michigan	222,493	9,842,132	114,221	6,091,866	34,565	983,215	41,928	1,422,874	21,350	910,982	9,770	404,067	659	29,128
Ohio	306,417	13,190,528	160,844	8,287,782	48,817	1,345,904	51,415	1,676,071	32,098	1,350,809	12,238	486,797	1,005	43,165
Region V	654,995	27,480,395	355,876	17,674,030	101,224	2,677,479	107,176	3,466,762	63,396	2,594,935	24,944	967,021	2,379	100,198
Illinois	307,133	13,340,603	167,480	8,593,089	45,668	1,251,128	49,091	1,650,033	32,071	1,332,999	11,539	458,469	1,284	54,865
Indiana	145,049	5,872,949	77,041	3,722,733	22,992	588,957	25,858	808,461	13,171	524,288	5,540	210,165	447	18,346
Minnesota	85,179	3,400,711	47,423	2,234,678	13,289	333,238	13,907	420,354	6,832	275,928	3,470	125,719	258	10,794
Wisconsin	117,634	4,866,132	63,932	3,123,530	19,275	504,156	18,320	587,914	11,322	461,720	4,395	172,668	390	16,144
Region VI	421,595	14,437,849	189,656	8,408,497	53,899	1,213,261	122,199	2,945,124	25,053	924,615	27,857	833,912	2,931	112,440
Alabama	74,579	2,421,833	30,313	1,298,120	8,971	186,531	24,703	587,069	4,269	153,446	5,690	172,347	633	24,320
Florida	118,006	4,742,941	65,749	3,219,893	19,233	499,360	20,553	561,481	7,238	284,441	4,844	162,578	389	15,189
Georgia	75,337	2,410,627	30,688	1,282,210	8,000	168,455	25,772	608,990	4,600	165,954	5,679	162,458	598	22,580
Mississippi	34,312	1,011,582	14,345	549,688	4,026	75,002	11,368	246,057	1,634	55,449	2,543	70,136	396	15,280
South Carolina	44,304	1,366,588	15,489	664,836	4,177	87,615	17,709	399,537	2,606	92,861	3,982	108,782	341	12,967
Tennessee	75,057	2,484,278	33,072	1,393,750	9,492	196,298	22,094	541,990	4,706	172,464	5,119	157,611	574	22,165
Region VII	297,460	11,295,891	163,510	7,355,762	47,153	1,113,211	49,460	1,439,569	24,842	956,405	11,377	385,126	1,118	45,818
Iowa	70,834	2,644,671	39,034	1,718,467	11,713	269,905	11,379	336,179	5,870	221,027	2,629	90,639	209	8,454
Kansas	51,047	1,884,268	27,558	1,209,814	8,444	191,728	9,007	266,477	3,854	141,984	2,022	67,850	162	6,415
Missouri	125,886	4,987,494	69,804	3,275,492	19,207	478,998	20,144	587,087	11,520	462,580	4,639	159,243	572	24,094
Nebraska	30,200	1,108,523	16,852	729,756	5,021	113,034	4,720	137,641	2,375	86,672	1,123	37,198	109	4,222
North Dakota	8,506	287,077	4,497	182,074	1,193	25,073	1,847	47,222	465	16,375	464	14,759	40	1,574
South Dakota	10,987	383,858	5,765	240,159	1,575	34,473	2,363	64,963	758	27,767	500	15,437	26	1,069
Region VIII	328,124	11,261,502	151,483	6,429,857	42,454	900,473	91,967	2,456,985	19,620	730,241	20,751	669,714	1,849	74,222
Arkansas	41,642	1,322,153	20,388	807,402	6,012	114,853	10,633	250,604	2,037	69,535	2,258	67,393	314	12,366
Louisiana	59,410	2,043,646	26,991	1,153,508	7,012	149,679	16,913	437,834	3,978	150,731	4,110	135,528	406	16,306
New Mexico	12,427	396,016	4,682	198,462	1,241	26,054	4,857	117,902	522	19,573	1,031	30,283	94	3,742
Oklahoma	53,209	1,873,720	26,410	1,129,230	7,634	166,149	13,058	362,322	3,016	112,756	2,880	94,482	211	8,781
Texas	161,436	5,625,967	73,012	3,141,255	20,555	443,738	46,506	1,288,323	10,067	377,646	10,472	342,028	824	32,977
Region IX	98,494	3,752,492	50,979	2,330,776	14,057	334,775	21,792	648,151	6,935	273,276	4,383	151,019	348	14,495
Colorado	40,913	1,588,274	21,835	1,015,249	6,157	149,751	8,026	238,173	3,079	122,095	1,693	57,908	123	5,098
Idaho	15,778	565,320	8,306	356,284	2,195	47,936	3,716	106,495	857	30,928	644	21,334	60	2,343
Montana	16,837	651,085	9,198	415,948	2,165	51,073	3,390	102,195	1,305	53,076	697	25,366	82	3,427
Utah	18,407	694,182	8,091	380,609	2,733	66,697	5,133	154,270	1,337	53,435	1,049	36,410	64	2,761
Wyoming	6,559	253,631	3,549	162,686	807	19,318	1,527	47,018	357	13,742	300	10,001	19	866
Region X	610,834	25,519,141	353,649	17,271,019	87,129	2,258,696	100,017	3,230,048	47,352	1,915,239	21,012	773,444	1,675	70,695
Alaska	2,634	95,778	1,436	64,852	126	2,823	894	22,534	58	2,116	114	3,214	6	239
Arizona	21,577	818,227	9,956	472,451	2,588	63,921	6,315	179,918	1,218	49,258	1,369	47,297	131	5,382
California	408,760	17,256,949	238,966	11,703,255	58,122	1,526,884	63,608	2,118,908	33,108	1,347,525	13,745	512,764	1,121	47,613
Hawaii	11,868	428,044	5,730	266,180	1,279	28,574	3,531	87,160	529	19,903	764	24,812	35	1,415
Nevada	5,035	205,044	2,909	136,448	461	11,163	1,162	37,863	283	11,593	199	7,122	21	855
Oregon	64,071	2,624,894	37,533	1,802,952	9,764	243,139	10,035	320,086	4,621	179,869	1,952	71,744	166	7,104
Washington	96,889	4,090,205	57,119	2,824,881	14,789	382,192	14,382	463,579	7,535	304,975	2,869	106,491	195	8,067
Foreign	25,104	1,082,207	13,736	732,693	4,196	110,091	3,220	85,238	2,438	100,750	1,216	40,463	298	12,973

[1] Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

[2] Beneficiary's State of residence as of Dec. 31, 1952.

Table 9.—*Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, March 1953*

[Corrected to Apr. 22, 1953]

Region and State	Nonfarm placements	Initial claims [1]		Weeks of unemployment covered by continued claims		Compensated unemployment					Average weekly insured unemployment under State programs [2]
						All types of unemployment [2]			Total unemployment		
		Total	Women	Total	Women	Weeks compensated	Benefits paid [3]	Average weekly number of beneficiaries	Weeks compensated	Average weekly payment	
Total	520,523	786,575	264,056	4,555,165	1,524,474	4,091,495	$92,308,272	929,885	3,805,823	$23.24	[4] 1,014,477
Region I:											
Connecticut	10,072	9,031	4,625	39,082	16,232	37,579	807,785	8,541	35,749	22.02	8,428
Maine	2,003	6,450	2,522	37,079	12,196	30,478	514,540	6,927	28,064	17.36	8,053
Massachusetts	18,878	33,541	14,736	176,916	58,370	159,510	3,821,734	36,252	147,700	24.96	39,319
New Hampshire	1,388	6,453	2,791	26,985	10,219	21,474	440,444	4,880	19,132	21.69	6,005
Rhode Island	2,197	11,827	6,744	56,988	26,213	51,887	1,132,607	11,792	49,965	22.17	12,860
Vermont	923	889	276	7,420	2,034	6,648	135,471	1,511	5,936	21.54	1,568
Region II:											
New Jersey	12,755	45,838	23,849	198,021	86,187	195,459	5,178,361	44,422	181,699	27.29	43,696
New York	72,884	172,668	64,600	703,432	263,100	638,810	16,371,782	145,184	584,702	26.76	157,835
Puerto Rico	1,595	27	0	98	4	—	—	—	—	—	—
Virgin Islands	99	0	0	10	4	—	—	—	—	—	—
Region III–IV:											
Delaware	963	748	285	6,242	2,212	6,172	117,382	1,403	5,797	19.48	1,335
Dist. of Col	3,243	2,363	713	15,877	5,009	13,897	252,712	3,158	13,714	18.22	3,482
Maryland	5,802	7,073	2,575	43,409	14,043	45,314	914,257	10,299	40,046	21.33	10,561
North Carolina	10,795	16,751	8,708	113,268	65,738	121,736	1,863,728	27,667	114,868	15.58	28,327
Pennsylvania	23,804	105,230	23,611	440,712	110,825	383,009	9,532,019	87,048	360,170	25.48	99,863
Virginia	7,051	5,759	2,201	41,020	15,984	36,821	654,729	8,368	34,599	18.18	9,285
West Virginia	2,042	9,434	960	79,447	9,551	69,281	1,345,326	15,746	62,141	20.35	17,637
Region V:											
Alabama	9,610	10,828	2,106	76,796	16,164	59,263	1,050,499	13,469	56,480	18.04	16,939
Florida	18,239	8,185	2,400	38,872	13,427	20,786	359,438	4,724	19,527	17.65	8,749
Georgia	11,176	7,479	3,196	56,631	28,924	50,697	824,699	11,522	47,888	16.56	13,973
Mississippi	7,352	6,398	1,457	51,736	9,892	39,913	723,053	9,071	36,318	18.71	11,549
South Carolina	5,319	6,899	2,279	43,914	15,552	45,280	821,573	10,291	43,172	18.51	10,752
Tennessee	11,686	9,190	3,512	107,398	42,548	97,413	1,599,373	22,139	93,911	16.55	22,898
Region VI:											
Kentucky	2,787	9,565	2,440	88,388	20,951	79,959	1,687,195	18,172	75,365	21.51	19,970
Michigan	20,370	18,596	5,061	102,155	32,050	84,612	2,191,745	19,230	81,461	26.43	24,433
Ohio	29,326	21,174	7,949	124,819	41,189	105,980	2,640,362	24,086	98,930	25.66	26,871
Region VII–VIII:											
Illinois	18,814	36,692	11,623	200,831	65,475	172,981	4,064,194	39,314	146,950	25.30	45,095
Indiana	10,521	11,032	3,302	61,117	18,797	55,612	1,254,369	12,639	50,671	23.40	12,882
Minnesota	7,403	7,807	1,761	104,432	20,968	104,441	1,929,216	23,737	99,529	18.80	25,100
Montana	1,951	2,159	323	26,592	5,226	26,281	489,747	5,973	26,281	18.61	6,300
North Dakota	1,072	765	74	18,315	1,648	19,311	481,297	4,389	17,965	25.36	4,226
South Dakota	1,233	542	138	8,199	1,383	8,623	173,061	1,960	7,958	20.82	1,889
Wisconsin	7,665	7,502	2,205	60,801	18,852	52,352	1,314,220	11,898	48,380	25.53	12,962
Region IX:											
Iowa	6,638	3,853	1,320	36,573	11,087	32,520	675,539	7,391	29,226	21.64	8,010
Kansas	8,211	4,455	1,045	30,034	6,734	31,451	714,932	7,148	29,113	23.34	6,413
Missouri	15,017	13,337	5,133	85,696	29,128	64,146	1,254,250	14,579	58,272	20.46	18,648
Nebraska	4,637	1,748	638	22,162	5,963	21,955	469,069	4,990	20,917	21.84	4,729
Region X:											
Arkansas	8,931	6,625	1,412	55,548	9,483	44,510	778,550	10,116	41,520	17.90	12,916
Louisiana	8,211	10,490	1,782	71,143	13,542	58,257	1,205,497	13,240	53,332	21.39	15,648
Oklahoma	13,652	7,612	1,538	54,555	14,108	37,541	710,417	8,532	35,383	19.33	11,878
Texas	45,162	10,946	2,859	72,498	21,748	61,395	1,053,418	13,953	58,725	17.47	17,763
Region XI:											
Colorado	5,538	2,436	534	14,579	2,791	11,341	240,527	2,578	10,632	21.53	3,166
New Mexico	3,880	1,573	250	11,975	1,498	11,545	249,364	2,624	11,180	21.83	2,730
Utah	3,068	2,213	489	21,723	6,515	18,013	447,448	4,094	16,536	25.56	4,416
Wyoming	795	767	150	6,368	1,095	7,093	176,921	1,612	6,469	25.62	1,419
Region XII:											
Arizona	4,959	3,266	907	15,949	5,244	10,024	209,705	2,278	9,602	21.12	3,570
California	82,137	80,749	29,251	550,032	256,967	504,694	11,428,754	114,703	472,832	23.24	124,122
Hawaii	825	1,879	610	16,696	8,033	15,165	266,255	3,447	10,539	20.93	(5)
Nevada	2,469	1,113	362	6,481	2,349	7,389	182,311	1,679	6,851	25.41	1,422
Region XIII:											
Alaska	788	1,822	413	21,866	3,602	28,675	944,305	6,517	27,731	33.26	(5)
Idaho	2,371	1,819	425	30,257	4,961	26,942	629,088	6,123	26,117	23.53	6,128
Oregon	5,006	11,704	2,369	112,653	28,270	113,180	2,536,018	25,723	108,152	22.86	24,227
Washington	7,210	19,273	3,547	161,375	40,389	144,080	3,448,986	32,745	137,626	24.20	34,432

[1] Excludes transitional claims.
[2] Total, part-total, and partial.
[3] Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.
[4] Excludes Alaska and Hawaii.
[5] Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

Table 10.—*Public assistance in the United States, by month, March 1952–March 1953* [1]

[Exclusive of vendor payments for medical care and cases receiving only such payments]

Year and month	Total	Old-age assistance	Aid to dependent children: Families	Aid to dependent children: Recipients: Total [2]	Aid to dependent children: Recipients: Children	Aid to the blind	Aid to the permanently and totally disabled	General assistance	Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	Aid to the permanently and totally disabled	General assistance
	Number of recipients								Percentage change from previous month					
1952														
March	------------	2,679,899	596,729	2,061,581	1,540,034	97,257	134,957	335,000	--------	-0.2	+0.5	+0.1	+2.4	-0.4
April	------------	2,671,695	598,398	2,068,790	1,546,296	97,353	138,017	320,000	--------	-.3	+.3	+.1	+2.3	-4.5
May	------------	2,666,474	598,236	2,069,849	1,547,261	97,571	141,830	302,000	--------	-.2	(5)	+.2	+2.8	-5.7
June	------------	2,659,667	589,968	2,041,551	1,527,354	97,690	145,344	294,000	--------	-.3	-1.4	+.1	+2.5	-2.5
July	------------	2,650,156	578,155	2,006,321	1,501,148	97,670	148,132	307,000	--------	-.4	-2.0	(3)	+1.9	+4.6
August	------------	2,646,077	572,100	1,990,763	1,489,988	97,905	151,457	295,000	--------	-.2	-1.0	+.2	+2.2	-3.9
September	------------	2,642,395	569,215	1,984,253	1,486,506	98,071	153,902	[4] 274,000	--------	-.1	-.5	+.2	+1.6	[4] -6.9
October	------------	2,637,280	566,666	1,977,710	1,482,290	98,249	156,645	[4] 270,000	--------	-.2	-.4	+.2	+1.8	[4] -1.3
November	------------	2,635,591	565,536	1,975,901	1,482,431	98,377	159,053	[4] 267,000	--------	-.1	-.2	+.1	+1.5	[4] -1.3
December	------------	2,634,662	569,184	1,990,819	1,494,563	98,461	161,441	[4] 280,000	--------	(3)	+.6	+.1	+1.5	[4] +4.9
1953														
January	------------	2,628,147	571,369	1,999,487	1,502,987	98,442	163,789	[4] 290,000	--------	-.2	+.4	(3)	+1.5	[4] +3.7
February	------------	2,618,880	572,449	2,007,975	1,509,087	98,408	165,463	[4] 287,000	--------	-.4	+.2	(3)	+1.0	[4] -1.1
March	------------	2,610,702	574,397	2,016,680	1,516,662	98,380	167,513	[4] 283,000	--------	-.3	+.3	(3)	+1.2	[4] -1.2
	Amount of assistance								Percentage change from previous month					
1952														
March	$192,619,399	$120,240,341	$45,468,914			$4,836,239	$6,222,905	$15,851,000	+0.2	(5)	+0.4	-0.1	+2.1	-0.3
April	192,159,661	120,106,042	45,713,294			4,851,436	6,363,889	15,125,000	-.2	-0.1	+.5	+.3	+2.3	-4.6
May	191,436,861	120,390,263	45,505,911			4,875,654	6,565,033	14,100,000	-.4	+.2	-.5	+.5	+3.2	-6.8
June	190,033,682	120,200,238	44,768,604			4,883,935	6,694,905	13,486,000	-.7	-.2	-1.6	+.2	+2.0	-4.3
July	191,365,814	120,542,626	44,175,800			4,943,745	6,842,643	14,861,000	+.7	+.3	-1.3	+1.2	+2.2	+10.2
August	189,514,464	120,424,755	43,620,484			4,959,394	6,973,831	13,536,000	-1.0	-.1	-1.3	+.3	+1.9	-8.9
September	189,680,122	121,251,437	43,522,039			4,974,710	7,074,936	[4] 12,857,000	+.1	+.7	-.2	+.3	+1.4	[4] -4.7
October	199,688,422	127,753,941	46,116,285			5,206,477	7,523,719	[4] 13,088,000	+5.3	+5.4	+6.0	+4.7	+6.3	[4] +1.8
November	200,239,380	128,231,874	46,209,537			5,240,897	7,681,072	[4] 12,876,000	+.3	+.4	+.2	+.7	+2.1	[4] -1.6
December	202,383,234	128,632,515	46,720,062			5,267,441	7,814,216	[4] 13,949,000	+1.1	+.3	+1.1	+.5	+1.7	[4] +8.3
1953														
January	203,802,873	129,219,048	47,084,386			5,273,447	7,960,992	[4] 14,265,000	+.7	+.5	+.8	+.1	+1.9	[4] +2.2
February	202,070,779	127,775,412	47,107,016			5,270,904	8,024,447	[4] 13,893,000	-.8	-1.1	(3)	(3)	+.8	[4] -2.6
March	202,247,523	127,569,396	47,295,081			5,284,214	8,138,832	[4] 13,960,000	+.1	-.2	+.4	+.3	+1.4	[4] +.5

[1] For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

[2] Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

[3] Decrease of less than 0.05 percent.

[4] Excludes Nebraska; data not available. Percentage change based on data for 52 States.

[5] Increase of less than 0.05 percent.

RECENT PUBLICATIONS

(Continued from page 24)

COLLIS, ROBERT. *The Lost and the Found: The Story of Eva and László, Two Children of War-torn Europe.* New York: Woman's Press, 1953. 181 pp. $3.50.

The author, a pediatrician, tells about the mental and physical rehabilitation of two children whom he adopted.

CRUZE, WENDELL W. *Adolescent Psychology and Development.* New York: Ronald Press Co., 1953. 557 pp. $5.

Healthy Personality Development in Children as Related to Programs of the Federal Government. Report of the Interagency Conference, Nassau Tavern, Princeton, N. J., September 21–25, 1951. New York: The Josiah Macy, Jr., Foundation, 1952. 154 pp. $1.

MOUSTAKAS, CLARK E. *Children in Play Therapy: A Key to Understanding Normal and Disturbed Emotions.* New York: McGraw-Hill Book Co., Inc., 1953. 218 pp. $4.50.

Clarifies the purposes and procedures of play therapy.

NATIONAL MIDCENTURY COMMITTEE FOR CHILDREN AND YOUTH. *Report on Children and Youth, 1950–1952.* New York: The Committee, Dec. 1952. 46 pp. $1. (May be ordered from Health Publications Institute, 216 North Dawson St., Raleigh, N. C.)

REID, JOSEPH H., and HAGAN, HELEN R. *Residential Treatment of Emotionally Disturbed Children: A Descriptive Study.* New York: Child Welfare League of America, Inc., 1952. 313 pp. $3.50.

Describes the operation of 12 treatment institutions. Considers form of organization, intake policies and procedures, children in residence, staff, treatment, aftercare, costs, and sources of support.

SMITH, WILLIAM CARLSON. *The Stepchild.* Chicago: University of Chicago Press, 1953. 314 pp. $6.

Discusses the emotional strains and special adjustment problems of most stepchildren.

TEICHER, JOSEPH D. *Your Child and His Problems: A Basic Guide for Parents.* Boston: Little, Brown

Table 11.—*Amount of vendor payments for medical care for recipients of public assistance, by program and State, January 1953* [1]

State [2]	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance [3]
Alaska	...	...	...	(4)	$12,535
Calif.	...	...	...	(4)	68,657
Conn.	$142,299	$50,172	$2,121	(4)	(5)
Del.	...	*772*	...	...	(5)
D. C.	*125*	*35*	*35*	*$54*	...
Hawaii	*8,160*	*29,218*	*396*	*4,588*	(5)
Ill.	1,648,376	117,332	33,376	123,021	384,808
Ind.	278,827	42,509	9,753	(4)	144,773
Iowa	...	...	...	(4)	167,863
Kans.	*147,254*	*28,069*	*2,470*	*21,123*	51,873
La.	...	3,933	132	1,975	1,109
Maine	...	...	...	(4)	35,949
Mass.	473,972	60,075	...	273,716	111,710
Mich.	*98,578*	...	*851*	*15,512*	68,047
Minn.	737,998	34,940	12,152	(4)	(5)
Mont.	...	...	...	...	135,974
Nebr.	257,269	8,366	1,271	(4)	(5)
Nev.	2,567	...	...	(4)	54,442
N. H.	69,820	17,577	2,619	680	(5)
N. J.	...	*8,898*	...	...	76,636
N. Mex.	12,020	18,469	541	7,959	417
N. Y.	1,439,296	423,214	52,353	471,126	(5)
N. C.	15,315	6,863	...	3,824	129,388
N. Dak.	13,131	1,147	22	2,444	15,466
Ohio	113,596	*5,187*	*4,299*	...	454,950
Oreg.	...	...	...	...	127,692
R. I.	*98,295*	*58,112*	*1,836*	*3,978*	34,349
S. C.	...	...	...	...	5,973
S. Dak.	...	...	...	...	80,150
Utah	*771*	*462*	*233*	*341*	40
V. I.	51	5	1	4	37
Va.	...	...	...	...	5,160
Wis.	*315,120*	*79,732*	*7,270*	*6,718*	87,732

[1] For January data excluding vendor payments for medical care, see the *Bulletin*, April 1953.
[2] Excludes States that made no vendor payments for medical care for January or did not report such payments. For the special types of public assistance, figures in italics represent payments made without Federal participation.
[3] In all States except California, Illinois, Louisiana, Massachusetts, Nevada, New Jersey, Utah, and the Virgin Islands includes payments made on behalf of recipients of the special types of public assistance.
[4] No program for aid to the permanently and totally disabled.
[5] Data not available.

Table 12.—*Average payments including vendor payments for medical care and average amount of vendor payments per assistance case, by program and State, January 1953* [1]

State [2]	Old-age assistance: All assistance	Old-age assistance: Vendor payments for medical care	Aid to dependent children (per family): All assistance	Aid to dependent children (per family): Vendor payments for medical care	Aid to the blind: All assistance	Aid to the blind: Vendor payments for medical care	Aid to the permanently and totally disabled: All assistance	Aid to the permanently and totally disabled: Vendor payments for medical care
Conn.	$74.99	$9.00	$127.32	$12.00	$85.65	$7.00	(3)	(3)
Del.	...	...	87.12	*1.05*	...	...	...	...
D. C.	53.33	*.05*	107.84	*.02*	58.08	*.14*	$61.18	*$0.04*
Hawaii	37.95	*3.85*	94.73	*9.23*	43.99	*3.67*	51.17	*3.91*
Ill.	54.57	14.76	118.62	5.15	57.04	8.48	67.05	28.78
Ind.	43.16	6.61	81.14	5.29	46.03	5.69	(3)	(3)
Kans.	61.02	*4.00*	105.04	*7.18*	66.88	*4.14*	62.76	*7.14*
La.	...	...	63.75	.19	47.09	.07	41.51	.14
Mass.	71.53	4.84	119.05	4.79	...	...	87.61	34.06
Mich.	51.55	*1.10*	...	...	59.35	*.46*	67.20	*10.19*
Minn.	57.59	12.87	107.08	4.72	69.74	10.59	(3)	(3)
Nebr.	54.05	12.83	94.40	3.31	64.92	1.76	(3)	(3)
Nev.	57.07	.95	...	...	...	...	(3)	(3)
N. H.	54.98	10.00	124.82	13.50	59.74	9.00	66.56	10.00
N. J.	...	...	109.66	*1.77*	...	...	...	...
N. Mex.	45.53	1.12	71.12	3.65	43.56	1.29	41.14	3.98
N. Y.	68.72	12.63	125.23	8.69	76.67	12.10	76.88	14.74
N. C.	29.82	.30	56.80	.41	...	...	35.53	.59
N. Dak.	54.84	1.50	106.36	.75	53.30	.19	65.49	3.30
Ohio	52.49	1.01	81.43	*.40*	52.71	*1.17*	...	...
R. I.	57.24	*10.57*	114.36	*12.00*	70.93	*9.82*	69.18	*9.75*
Utah	57.28	*.08*	111.95	*.17*	63.47	*1.08*	61.98	*.22*
V. I.	11.01	.07	17.34	.02	(4)	(4)	(4)	(4)
Wis.	57.44	*6.29*	128.80	*9.97*	63.79	*5.76*	71.18	*6.40*

[1] For January data excluding vendor payments for medical care, see the *Bulletin*, April 1953. All averages based on cases receiving money payments, vendor payments for medical care, or both. Averages for general assistance not computed here because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation.
[2] Excludes States that made no vendor payments for medical care for January or did not report such payments.
[3] No program for aid to the permanently and totally disabled.
[4] Average payment not computed on base of less than 50 recipients.

and Co., 1953. 302 pp. $3.75.

Designed for the use of doctors, teachers, social workers, and psychologists as well as for parents.

Health and Medical Care

CANADA. BRITISH COLUMBIA. DEPARTMENT OF HEALTH AND WELFARE. HEALTH BRANCH. *Seventh Report . . . Year Ended December 31st, 1952.* Victoria: Queen's Printer, 1953. 119 pp.

CANADA. DEPARTMENT OF NATIONAL HEALTH AND WELFARE. RESEARCH DIVISION. *Health Insurance In Great Britain, 1911–1948.* (Social Security Series, Memorandum No. 11.) Ottawa: The Department, 1952. 163 pp. Processed.

GREENFIELD, MARGARET. *Permanent and Total Disability Aid.* (1953 Legislative Problems, No. 4.) Berkeley: University of California, Bureau of Public Administration, Feb. 1953. 54 pp. Processed.

Summarizes arguments for and against disability insurance; considers title XIV of the Social Security Act, as amended, and its interpretation by the Social Security Administration; describes State experience; and discusses California's 1953 disability bill.

OVERHOLSER, WINFRED. *The Psychiatrist and the Law.* New York: Harcourt, Brace and Co., 1953. 147 pp. $3.50.

Includes a discussion of State laws.

RUSK, HOWARD A. "Rehabilitation in the Hospital." *Public Health Reports,* Washington, Vol. 68, Mar. 1953, pp. 281–285. 40 cents.

Describes the organization and operation of some of the in-patient rehabilitation services in New York City hospitals.

Table 13.—*Old-age assistance: Recipients and payments to recipients, by State, March 1953* [1]

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients: Total amount	Payments to recipients: Average	Percentage change from February 1953 in—: Number	February 1953 in—: Amount	Percentage change from March 1952 in—: Number	March 1952 in—: Amount
Total [2]	2,610,702	$127,569,396	$48.86	−0.3	−0.2	−2.6	+6.1
Ala.	68,516	1,867,557	27.26	−1.2	+.1	−8.9	+16.5
Alaska	1,655	94,270	56.96	−.1	+.3	−.7	−.4
Ariz.	13,940	756,096	54.24	+.2	+.1	−.1	+10.0
Ark.	57,475	1,865,257	32.45	−.3	−.4	−2.0	+44.3
Calif.	272,021	18,907,958	69.51	−.2	−.1	−.6	+4.1
Colo. [2]	52,325	4,128,105	78.89	+.3	+.1	+.5	+12.1
Conn.	15,456	1,009,593	65.32	−.9	−1.2	−14.5	−9.6
Del.	1,701	64,262	37.78	−1.3	−.7	+3.0	+17.0
D. C.	2,698	143,754	53.28	+.7	+.8	−3.2	+6.5
Fla.	66,339	2,850,638	42.97	−.2	+.1	−2.0	+9.9
Ga.	94,662	3,433,324	36.27	−.3	−.1	−.5	+15.8
Hawaii	2,095	71,848	34.29	−.3	+.6	−6.4	−3.9
Idaho	9,118	493,160	54.09	−.3	−.2	−2.6	+4.2
Ill.	105,091	4,383,766	41.71	−.8	−.7	−6.1	−5.4
Ind.	40,569	1,518,598	37.43	−1.0	−.7	−7.6	−3.6
Iowa	46,303	2,629,210	56.78	−.7	−.6	−4.1	+6.2
Kans.	36,471	2,100,594	57.60	−.2	+.2	−2.4	+6.7
Ky.	55,188	1,939,397	35.14	−.5	−.4	−13.4	+2.9
La.	120,154	6,165,572	51.31	(3)	−.1	−.1	+2.3
Maine	13,395	614,022	45.84	−.8	+4.2	−6.4	−.3
Md.	10,863	464,636	42.77	−.6	−.5	−4.4	+.1
Mass.	96,546	6,446,380	66.77	−.2	−1.3	−2.8	−6.6
Mich.	86,313	4,424,222	51.26	−1.0	−.7	−6.8	−1.3
Minn.	53,146	2,402,236	45.20	−.5	−.1	−3.0	−3.9
Miss.	60,038	1,695,479	28.24	+.5	+8.4	+4.4	+40.3
Mo.	130,644	6,538,085	50.05	−.2	−.3	−.9	+14.0
Mont.	10,689	620,394	58.04	−.6	−.8	−5.1	+7.3
Nebr.	18,951	818,183	43.17	−.6	(4)	−12.8	−14.1
Nev.	2,660	149,934	56.37	−.2	−.2	−2.5	+1.1
N. H.	6,951	313,776	45.14	−.3	−.4	+.9	+3.5
N. J.	21,616	1,292,277	59.78	−.1	+.8	−2.5	+8.6
N. Mex.	10,808	479,104	44.33	+.8	+.8	+.7	+6.0
N. Y.	108,404	6,257,380	57.72	−.4	−.4	−5.6	−2.6
N. C.	50,799	1,504,032	29.61	−.3	−.1	−1.6	+21.5
N. Dak.	8,656	478,680	55.30	−.3	−2.0	−3.2	+3.2
Ohio	110,593	5,691,479	51.46	−.8	−.8	−5.2	−.5
Okla.	95,322	6,293,712	66.03	−.1	−.2	−1.0	+34.4
Oreg.	21,851	1,355,816	62.05	−.3	+.4	−4.0	+3.9
Pa.	66,469	2,828,568	42.55	−1.1	−1.4	−10.5	−2.3
P. R.	42,816	324,078	7.57	−.1	−.6	+43.5	+42.2
R. I.	8,872	435,339	49.07	−.4	+.5	−6.9	−4.1
S. C.	41,929	1,316,954	31.41	−.3	−.4	−1.4	+13.5
S. Dak.	11,535	508,416	44.08	−.5	−.1	−3.3	+1.9
Tenn.	60,128	2,206,812	36.70	+.1	(4)	−.1	+18.7
Tex.	218,325	8,371,787	38.35	+.1	+.1	−.5	+14.1
Utah	9,605	553,732	57.65	−.2	+.1	−1.8	+2.0
Vt.	6,911	281,496	40.73	−.5	−.1	−1.5	+1.3
V. I.	697	7,629	10.95	+.7	+.3	+4.0	+3.4
Va.	17,494	461,492	26.38	−.7	−.3	−7.8	+6.2
Wash.	65,264	4,311,443	66.06	−.3	−.5	−3.7	+3.4
W. Va.	27,027	904,769	33.48	+1.3	+1.2	+3.7	+20.5
Wis.	49,515	2,551,004	51.52	−.7	(3)	−4.1	+1.7
Wyo.	4,093	243,091	59.39	+.1	+.2	−3.9	+2.5

[1] For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

[2] Includes 3,994 recipients under 65 years of age in Colorado and payments to these recipients. Such payments are made without Federal participation.

[3] Decrease of less than 0.05 percent.

[4] Increase of less than 0.05 percent.

Table 14.—*Aid to the blind: Recipients and payments to recipients, by State, March 1953* [1]

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients: Total amount	Payments to recipients: Average	Percentage change from February 1953 in—: Number	February 1953 in—: Amount	Percentage change from March 1952 in—: Number	March 1952 in—: Amount
Total [2]	98,380	$5,284,214	$53.71	(3)	+0.3	+1.2	+9.3
Ala.	1,511	43,154	28.56	−0.1	+1.1	−.5	+18.3
Alaska	45	2,460	(4)	(4)	(4)	(4)	(4)
Ariz.	685	40,420	59.01	−.3	+.2	−5.6	+3.2
Ark.	1,932	75,732	39.20	+.4	+.7	+2.5	+47.0
Calif. [2]	11,722	1,006,934	85.90	−.5	−.4	+1.7	+7.1
Colo.	345	22,690	65.77	+1.5	+2.0	0	+4.2
Conn.	302	23,675	78.39	−1.0	−2.9	−1.0	+14.7
Del.	237	12,013	50.69	0	(5)	+6.3	+17.3
D. C.	246	14,054	57.13	−1.2	−2.2	−5.4	+5.7
Fla.	3,123	148,592	47.58	−.2	(5)	−2.3	+13.8
Ga.	3,075	127,453	41.45	+.3	+.4	+5.1	+20.7
Hawaii	109	4,570	41.93	+.9	+1.9	−2.7	+2.3
Idaho	188	11,101	59.05	+.5	−1.0	−4.1	+2.9
Ill.	3,815	190,280	49.88	−.6	−.3	−5.3	−2.8
Ind.	1,682	68,753	40.88	−.2	+.2	−2.5	+2.7
Iowa	1,319	[6] 89,187	67.62	−.4	(5)	+2.1	+15.8
Kans.	601	38,106	63.40	+1.0	+.9	−1.6	+12.4
Ky.	2,454	91,031	37.09	−.1	−.1	−3.1	+14.7
La.	1,963	92,823	47.29	+.6	+.7	+3.7	+8.6
Maine	564	28,088	49.80	−.5	+5.6	−5.2	+3.2
Md.	467	23,491	50.30	−.4	−.6	−.8	+8.9
Mass.	1,724	145,592	84.45	+.2	+2.2	+5.3	+13.2
Mich.	1,827	108,938	59.63	−.1	+.5	−2.6	+8.2
Minn.	1,145	67,142	58.64	−.5	+.3	−1.9	−6.4
Miss.	2,950	100,365	34.02	+.3	+10.0	+4.9	+38.5
Mo. [2]	3,485	174,250	50.00	+.2	+.2	+13.0	+13.0
Mont.	518	33,297	64.28	−1.0	−1.7	−.8	+12.5
Nebr.	703	46,270	65.82	−.3	+2.6	−7.6	−4.2
Nev. [2]	41	2,319	(4)	(4)	(4)	(4)	(4)
N. H.	297	14,987	50.46	+1.0	+1.3	−1.7	+1.8
N. J.	823	53,022	64.43	0	−.5	+2.6	+0.1
N. Mex.	421	18,057	42.89	+.2	+.2	−10.4	−1.7
N. Y.	4,116	280,067	68.04	+1.1	−.8	+.3	+6.7
N. C.	4,501	176,324	39.17	+.4	+.9	+1.4	+15.5
N. Dak.	114	5,908	51.82	0	−4.1	+3.6	−2.5
Ohio	3,638	187,788	51.62	−.5	−.3	−2.8	+2.1
Okla.	2,381	180,092	75.64	−.2	−.5	−7.4	+36.6
Oreg.	364	26,769	73.54	+.6	+3.7	−5.5	+3.9
Pa. [2]	15,808	781,018	49.41	−.1	−.3	+2.8	+2.2
P. R.	1,092	8,145	7.46	+1.5	+1.3	+75.8	+79.6
R. I.	184	11,250	61.14	0	−1.3	0	+1.0
S. C.	1,626	59,902	36.84	−.1	−.1	+1.6	+33.3
S. Dak.	202	8,701	43.07	0	+.2	−2.9	+6.2
Tenn.	2,933	122,332	41.71	+.4	+.4	+5.6	+16.2
Tex.	6,017	259,441	43.12	−.1	−.1	+.1	+15.1
Utah	214	13,466	62.93	−.5	+.6	−4.0	+.2
Vt.	172	7,725	44.91	−.6	(3)	−4.4	−1.0
V. I.	43	474	(4)	(4)	(4)	(4)	(4)
Va.	1,337	45,382	33.94	−.9	−.5	−9.0	−.2
Wash. [2]	812	67,278	82.85	0	+.5	−2.5	+6.1
W. Va.	1,165	45,566	39.11	+.7	+.4	+7.8	+24.3
Wis.	1,257	72,580	57.74	−.6	−.6	−5.9	−.1
Wyo.	85	5,160	60.71	(4)	(4)	(4)	(4)

[1] For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

[2] Data include recipients of payments made without Federal participation and payments to these recipients as follows: In Nevada (all recipients and payments), in California (503 recipients, $44,850 in payments), in Washington (9 recipients, $430 in payments), in Missouri (912 recipients, $45,938 in payments), and in Pennsylvania (6,672 recipients, $332,117 in payments). State plans for aid to the blind in Missouri and Pennsylvania were approved under the Social Security Act Amendments of 1950.

[3] Decrease of less than 0.05 percent.

[4] Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

[5] Increase of less than 0.05 percent.

[6] Excludes cost of medical care, for which payments are made to recipients quarterly.

Table 15.—*Aid to dependent children: Recipients and payments to recipients, by State, March 1953* [1]

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
					Average per—		February 1953 in—		March 1952 in—	
		Total [2]	Children	Total amount	Family	Recipient	Number of families	Amount	Number of families	Amount
Total [3]	574,397	2,016,680	1,516,662	$47,295,081	$82.34	$23.45	+0.3	+0.4	−3.7	+4.0
Alabama	18,335	66,749	51,982	723,715	39.47	10.84	+.1	+.9	(4)	+12.5
Alaska	856	2,810	2,046	68,353	79.85	24.32	+2.3	+4.3	+16.1	+27.3
Arizona	3,660	13,991	10,544	311,232	85.04	22.25	+.2	+.5	+3.9	+21.1
Arkansas	13,011	49,157	37,644	722,038	55.37	14.69	+.4	+.4	−1.9	+37.1
California	52,065	166,090	126,654	6,193,086	118.95	37.29	+.9	+1.4	−6.1	−3.4
Colorado	5,147	19,096	14,494	538,518	104.63	28.20	+1.1	+1.4	−1.2	+5.6
Connecticut	4,140	13,657	10,049	472,508	114.13	34.60	−.4	−1.9	−13.4	−8.2
Delaware	738	2,885	2,222	64,370	87.22	22.31	−.7	+.5	+2.8	+10.5
District of Columbia	1,953	8,049	6,279	212,271	108.69	26.37	+2.4	+2.8	−2.9	+7.6
Florida	18,452	62,723	47,132	979,978	53.11	15.62	(4)	−.2	+5.2	+23.1
Georgia	13,298	46,457	35,414	960,594	72.24	20.68	−.8	−.5	−38.7	−11.3
Hawaii	3,193	12,008	9,405	274,734	86.04	22.88	+1.0	+.6	−1.8	+1.1
Idaho	1,903	6,694	4,927	231,686	121.75	34.61	+.8	+1.1	−13.2	−5.9
Illinois	22,491	82,192	61,285	2,597,286	115.48	31.60	−.4	(4)	−2.0	+2.9
Indiana	7,812	26,847	19,947	605,481	77.51	22.55	−.7	−.1	−8.3	+5.7
Iowa	5,760	20,376	15,163	[5] 681,589	118.33	33.45	+1.2	+1.6	+7.3	+26.3
Kansas	3,948	14,155	10,819	391,019	99.04	27.62	+1.1	+.7	−8.7	−1.9
Kentucky	20,008	71,534	53,172	1,285,479	64.25	17.97	+.3	+.4	−1.9	+50.8
Louisiana	20,918	77,883	58,402	1,325,838	63.38	17.02	−.8	−.8	−5.6	−5.1
Maine	4,285	15,031	10,873	353,127	82.41	23.49	+1.3	+1.2	−4.8	+7.7
Maryland	5,424	21,237	16,301	505,961	93.28	23.82	+1.3	+1.5	+6.5	+14.3
Massachusetts	12,569	41,453	30,636	1,443,387	114.84	34.82	+.4	+.1	−4.7	−5.5
Michigan	23,141	75,452	53,873	2,324,386	100.44	30.81	−2.4	−2.0	−7.7	−4.8
Minnesota	7,310	24,813	18,978	741,602	101.45	29.89	+.5	+1.3	−6.7	−5.0
Mississippi	11,009	41,481	32,073	302,661	27.49	7.30	+2.3	+2.9	+5.8	+10.8
Missouri [6]	20,903	70,947	52,431	1,258,637	60.21	17.74	+.5	+.3	−6.5	+7.9
Montana	2,282	8,045	5,977	233,724	102.42	29.05	+.5	+.1	−4.6	+12.7
Nebraska	2,517	8,691	6,429	232,321	92.30	26.73	−.5	−.1	−11.2	−8.3
Nevada [3]	24	86	62	938	(7)	(7)	(7)	(7)	(7)	(7)
New Hampshire	1,321	4,663	3,442	148,642	112.52	31.88	+1.0	+.8	−7.8	−.6
New Jersey	4,988	16,899	12,837	541,851	108.63	32.06	+1.0	+.5	−3.7	+3.3
New Mexico	5,237	18,791	14,379	353,916	67.58	18.83	+2.1	+2.2	−2.2	+7.1
New York	47,257	164,264	118,720	5,572,041	117.91	33.92	−.6	−.3	−11.1	−7.1
North Carolina	17,548	64,978	49,528	994,219	56.66	15.30	+2.0	+2.3	+2.4	+22.6
North Dakota	1,550	5,558	4,233	165,616	106.85	29.80	+.3	−2.2	−7.4	+2.3
Ohio [6]	12,864	7,893	36,116	1,052,466	81.81	22.02	+.4	+.7	−4.8	+7.1
Oklahoma	17,684	59,275	45,185	1,660,284	93.89	28.01	+.2	+.2	−12.5	+16.4
Oregon	3,221	11,131	8,380	383,371	119.02	34.44	+.6	+1.5	6.9	+5.3
Pennsylvania	26,921	100,528	75,857	2,619,880	97.32	26.06	−1.2	−2.4	−16.8	−8.0
Puerto Rico	32,080	100,189	76,815	305,730	9.53	3.05	+.1	−1.1	+56.6	+63.8
Rhode Island	3,201	10,746	7,811	328,458	102.61	30.57	+.3	(4)	−4.8	+1.5
South Carolina	6,601	25,053	19,480	297,673	45.10	11.88	+1.2	+1.4	(8)	−5.2
South Dakota	2,676	8,850	6,695	216,185	80.79	24.43	+.4	+.9	+2.2	+15.8
Tennessee	20,080	72,973	54,877	993,642	49.48	13.62	+.6	+.8	−2.7	+.1
Texas	16,885	65,815	49,173	1,112,407	65.88	16.90	+2.0	+1.9	+3.8	+37.9
Utah	2,884	10,075	7,443	325,516	112.87	32.31	+2.2	+2.3	−2.4	+.7
Vermont	1,022	3,570	2,722	74,681	73.07	20.92	+.8	+2.0	−.4	+35.5
Virgin Islands	222	719	616	3,788	17.06	5.27	−2.6	−2.9	−1.3	+6.5
Virginia	7,473	28,402	21,729	473,989	63.43	16.69	+.9	+1.6	−4.0	+16.4
Washington	8,892	29,918	21,915	1,106,740	124.46	36.99	+3.0	+3.0	−3.7	+16.8
West Virginia	17,959	66,281	51,629	1,488,721	82.90	22.46	+2.9	+2.7	+6.5	+46.6
Wisconsin	8,131	27,737	20,460	981,958	120.77	35.40	+.8	+1.5	−4.6	+.5
Wyoming	518	1,873	1,407	56,788	109.63	30.32	−.2	+1.1	−6.8	+.6

[1] For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.
[2] Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.
[3] Includes program administered without Federal participation in Nevada.
[4] Decrease of less than 0.05 percent.
[5] Excludes cost of medical care, for which payments are made to recipient quarterly.
[6] In addition to these payments from aid to dependent children funds, supplemental payments of $100,858 from general assistance funds were made to 3,605 families in Missouri, and $92,344 to 2,708 families in Ohio.
[7] Average payment not computed on base of less than 50 families; percentage change, on less than 100 families.
[8] Increase of less than 0.05 percent.

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for the health care that becomes an increasing problem with the passing years. Relatives are an asset for many old persons, but they can be a liability too; retiring does not automatically wipe out family obligations and responsibilities. As long as there is a chance to work or to manage on retirement income, the old men and women do not ask for help, and they accept it only when there seems to be no other way out of an impossible situation.

Table 16.—*Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, March 1953* [1]

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	February 1953 in—		March 1952 in—	
				Number	Amount	Number	Amount
Total	167,513	$8,138,832	$48.59	+1.2	+1.4	+24.1	+30.8
Ala.	8,849	246,483	27.85	+.1	+.6	+3.7	+29.1
Ark.	574	17,920	31.22	+6.3	+6.5	-------	-------
Colo.	3,906	216,688	55.48	+1.5	+1.8	+6.2	+14.8
Del.	128	6,874	53.70	−2.3	−1.2	−3.0	+17.0
D. C.	1,411	86,854	61.55	−.1	+.3	+12.3	+26.7
Ga.	3,353	132,683	39.57	+16.4	+17.3	-------	-------
Hawaii	1,205	57,531	47.74	+1.8	+3.2	+4.9	+8.5
Idaho	819	46,477	56.75	+1.9	+2.0	+3.1	+10.9
Ill.	4,010	175,416	43.74	+2.8	+4.2	+53.1	+61.6
Kans.	2,986	168,159	56.32	+1.1	+1.2	+12.1	+23.3
La.	14,095	581,818	41.28	−1.3	−1.6	−4.1	−1.4
Md.	3,302	167,742	50.80	+2.9	+3.3	+24.0	+34.7
Mass.	7,447	449,645	60.38	+2.0	+1.2	+79.5	+86.9
Mich.	1,371	90,598	66.08	+2.2	+1.9	+37.8	+55.5
Miss.	1,343	29,061	21.64	+4.4	+7.2	+64.2	+79.7
Mo.	12,570	651,279	51.81	+.6	+.6	+14.1	+27.9
Mont.	1,222	76,802	62.85	+.5	+.7	+11.2	+25.4
N. H.	84	4,500	53.57	(2)	(2)	-------	-------
N. J.	2,009	146,464	72.90	+1.1	+5.0	+50.7	+83.9
N. Mex.	1,942	71,438	36.79	−.9	−1.6	−5.9	−14.3
N. Y.	30,822	1,982,839	64.33	+.6	+.2	+4.6	+9.5
N. C.	6,759	237,229	35.10	+2.5	+2.8	+49.4	+91.1
N. Dak.	744	46,179	62.07	+.3	−5.6	+18.7	+22.4
Ohio	6,004	297,626	49.57	+.2	+.5	+27.0	+41.2
Okla.	3,958	273,904	69.20	+1.9	+2.3	+75.1	+311.2
Oreg.	2,135	159,903	74.90	+2.2	+3.2	+19.1	+31.0
Pa.	10,009	487,154	48.67	+.3	+3.6	+4.5	+14.6
P. R.	10,652	89,831	8.43	+1.4	+1.2	+163.3	+146.5
R. I.	435	26,152	60.12	+5.2	+5.6	+103.3	+91.5
S. C.	5,744	180,188	31.37	+1.5	+1.4	+39.9	+38.1
S. Dak.	341	15,578	45.68	+6.6	+6.0	+92.7	+113.6
Utah	1,520	94,781	62.36	−.1	+.4	−2.6	+6.3
Vt.	237	10,426	43.99	+3.5	+3.7	+23.4	+29.8
V. I.	22	256	(2)	(2)	(2)	(2)	(2)
Va.	3,542	127,396	35.97	+1.5	+1.7	+19.6	+28.7
Wash.	5,583	405,244	72.59	+.8	+1.8	+3.7	+23.9
W. Va.	4,859	182,812	37.62	+3.4	+3.5	+112.9	+146.6
Wis.	1,065	69,974	65.70	+.9	+1.8	+17.7	+21.0
Wyo.	456	26,928	59.05	+.2	−.2	−3.8	+7.2

[1] For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

[2] Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

Table 17.—*General assistance: Cases and payments to cases, by State, March 1953* [1]

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	February 1953 in—		March 1952 in—	
				Number	Amount	Number	Amount
Total [2]	283,000	$13,960,000	$49.26	−1.2	+0.5	−15.0	−11.6
Ala.	134	3,336	24.90	+6.3	+11.3	−12.4	−9.6
Alaska	146	6,826	46.75	−8.2	−3.9	(3)	(3)
Ariz.	1,470	67,182	45.70	+10.0	+8.3	+18.5	+32.7
Ark. [4]	2,132	28,960	13.58	−.9	−1.2	−12.8	−9.9
Calif.	29,576	1,385,325	46.84	+1.7	+3.1	−9.3	−7.4
Colo.	2,013	90,819	45.12	−5.9	−10.3	−10.7	−4.4
Conn.	[5] 3,893	[5] 214,825	55.18	−.5	+1.2	−6.6	−5.1
Del.	793	36,453	45.97	−1.1	−3.5	−14.1	(6)
D. C.	732	45,936	62.75	+4.3	+4.6	+6.7	+21.1
Fla.	[7] 5,300	[7] 81,500	-------	-------	-------	-------	-------
Ga.	2,408	41,895	17.40	−8.3	−9.3	−32.5	−32.1
Hawaii	1,817	102,016	56.15	+3.3	+3.2	−.8	+2.0
Idaho [8]	131	5,483	41.85	−1.5	−.9	−20.6	−10.9
Ill.	24,430	1,504,374	61.58	−.6	+4.8	−13.7	−8.6
Ind. [9]	8,389	292,256	34.84	−8.7	+.2	−16.6	−5.7
Iowa	3,809	126,995	33.34	−5.6	−5.3	−6.5	−5.0
Kans.	1,886	94,471	50.09	−3.4	−.3	−13.5	−9.5
Ky.	2,659	72,329	27.20	−6.5	−4.4	−17.0	−9.9
La.	6,847	268,072	39.15	+1.0	+.9	+6.9	+6.2
Maine	3,450	153,082	44.37	+2.5	+.4	−13.4	−12.0
Md.	2,524	131,467	52.09	−2.1	−2.0	−15.6	−6.5
Mass.	12,697	688,536	54.23	−2.4	−.1	−23.2	−23.7
Mich.	13,799	754,892	54.71	−1.1	+2.0	−43.9	−34.1
Minn.	6,552	357,368	54.54	−.2	+1.1	−5.4	+.3
Miss.	889	11,478	12.91	+2.4	+2.9	−1.8	+3.7
Mo. [10]	8,904	308,081	34.60	−.3	+1.2	−7.9	+4.2
Mont.	732	24,606	33.61	−.5	+1.4	−14.2	−12.6
Nev.	[7] 300	[7] 10,350	34.50	−3.2	+.5	+5.3	+4.5
N. H.	1,136	47,645	41.94	+2.8	−1.6	−26.2	−24.4
N. J. [9]	6,181	429,478	69.48	−3.1	−1.0	−16.5	−9.4
N. Mex.	297	7,439	25.05	+6.1	+6.3	−11.1	−1.1
N. Y.	[11] 34,754	2,591,887	74.58	−3.9	−2.7	−29.9	−28.4
N. C.	2,136	38,429	17.99	+4.4	+3.0	−14.3	−22.9
N. Dak.	636	29,521	46.42	0	−3.2	−1.2	+9.0
Ohio [12]	20,422	909,549	44.54	−1.9	−1.0	−.5	+8.6
Okla.	[13] 5,800	94,884	(13)	(13)	+8.4	(13)	+4.7
Oreg.	5,434	330,182	60.76	−3.3	−1.6	−7.1	−2.1
Pa.	17,622	968,555	54.96	−1.1	+1.0	−14.5	−7.1
P. R.	2,302	15,448	6.71	−3.0	−4.2	−9.2	−9.9
R. I.	3,829	269,776	70.46	−1.6	+10.8	−15.0	−7.1
S. C.	2,133	47,554	22.29	(6)	+1.5	−3.7	+27.9
S. Dak.	1,043	28,382	27.21	+14.6	+11.7	+1.4	−8.2
Tenn.	2,754	35,833	13.01	−1.0	−2.8	−4.9	+2.3
Tex.	[14] 6,900	[14] 157,000	-------	-------	-------	-------	-------
Utah	1,397	85,507	61.21	−2.2	+2.5	−1.1	+3.9
Vt.	[15] 1,300	[15] 54,000	-------	-------	-------	-------	-------
V. I.	212	2,089	9.85	−5.8	−9.8	−9.0	−9.8
Va.	2,028	61,616	30.38	+1.8	+.6	−14.2	−4.4
Wash.	9,061	568,915	62.79	−3.8	−4.8	+.3	+20.7
W. Va.	3,701	123,440	33.35	+9.3	+16.6	−3.0	+23.9
Wis.	5,662	356,278	62.92	−1.8	+.7	−7.9	+6.4
Wyo.	226	10,860	48.05	−8.9	−16.2	+6.6	+7.4

[1] For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

[2] Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only. Excludes Nebraska; data not available. Percentage changes based on data for 52 States.

[3] Percentage change not computed on base of less than 100 cases.

[4] State program only; excludes program administered by local officials.

[5] About 7 percent of this total is estimated.

[6] Decrease of less than 0.05 percent.

[7] Partly estimated.

[8] Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

[9] Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

[10] Includes 3,605 cases and payments of $100,858 representing supplementation of aid to dependent children program.

[11] Includes cases receiving medical care only.

[12] Includes 5,848 cases and payments of $180,531 representing supplementation of other assistance programs.

[13] Excludes estimated duplication between programs; 1,723 cases were aided by county commissioners and 4,535 cases under program administered by Oklahoma Emergency Relief Board. Average per case and percentage changes in number of cases not computed.

[14] Estimated.

[15] Estimated on basis of reports from a sample of cities and towns.